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ABSTRACT

This study examined satisfaction of approximately 2,200 institutions of higher education that participated in the Federal Direct Loan and Federal Family Education Loan (FFEL) programs during the 1995-96 academic year. Among major findings were: (1) both Direct Loan and FFEL institutions were satisfied with their programs, although Direct Loan institutions, especially those participating for the second year, indicated a significantly higher level of satisfaction; (2) however, overall satisfaction of all institutional participants in the Direct Loan program declined from the previous year; (3) institutions in the Direct Loan program were also more likely than institutions in the FFEL program to indicate improved administrative experiences; and (4) Direct Loan institutions were substantially more likely to report satisfaction with the Department of Education's communication and services than FFEL participants. The report first presents survey highlights and an introduction and then details findings in sections on: overall institutional satisfaction with the federal student loan programs; program administration; communications and support from the Department of Education (ED), lenders, and guarantee agencies; and level of interaction with ED's regional offices. Technical appendices include detailed tables, data on distribution of responses and response rates, item response frequencies, specifics of the survey methodology, and the two surveys. (DB)

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U.S. Department of Education
Office of the Under Secretary

Direct Loan Evaluation
Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1995-96

Volume One — Summary Report

1997

HE031 011

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Evaluation of the Federal Direct Loan Program

A Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs Academic Year 1995-96

Volume One—Summary Report

Contract No. EA93085001

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1997

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The cooperation of more than 2,200 institutions participating in the Federal Direct Loan and Federal Family Education Loan Programs enabled a thorough description of their experiences with the loan programs. This report would not have been possible without the time and effort contributed by financial aid administrators at the selected institutions.

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Highlights

Annual customer satisfaction surveys of institutions and borrowers are one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education (ED). The surveys are designed to determine the level of customer satisfaction with the Federal Direct Loan and Federal Family Education Loan (FFEL) Programs.

This is the second annual report of customer satisfaction with the Federal Direct Loan and Federal Family Education Loan (FFEL) Programs.

This report is based on nationally representative samples of FFEL schools and schools that began participating in Direct Lending in the second year of the program, and on responses from 95 of the 110 schools that began participating in the Direct Loan Program in 1994-95 (the first year of the program). Approximately 2,200 institutions completed surveys between March and November of 1996. This same sample responded to the survey in 1995, and selected comparative findings are presented in this report.

Objective

The objective of the survey is to provide comparisons of institutional satisfaction and experiences with each program, including:

- Overall quality and perceived ease of loan program administration; and
- Satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guarantee agencies).

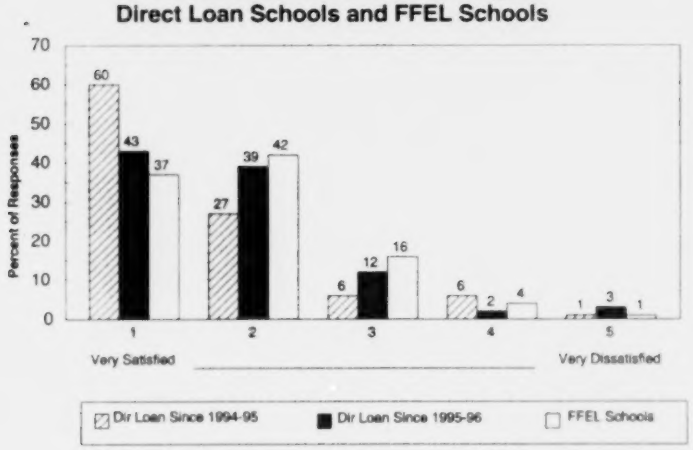
Differences in institutional experiences were also examined over time, and by several key institutional characteristics.

Findings

In the 1995-96 academic year, both Direct Loan and FFEL institutions were satisfied with their loan programs. However, Direct Loan institutions indicated a statistically significantly higher level of overall satisfaction with their loan program than did FFEL institutions (83% for Direct Loan schools versus 79% for FFEL schools). The statistically significant difference in satisfaction between the two loan programs was influenced by the high level of satisfaction reported by schools in their second year of Direct Loan participation. As shown in Figure H1 on the next page, 87 percent of Direct Loan schools with 2 years of participation were satisfied, compared to 82 percent of first year Direct Loan schools, and 79 percent of FFEL schools.

Direct Loan institutions indicated a statistically significantly higher level of overall satisfaction with their loan program than did FFEL institutions.

Figure H1
Overall Satisfaction with Loan Program
Direct Loan Schools and FFEL Schools



Between the 1995 and 1996 surveys, the proportion of Direct Loan schools reporting high levels of satisfaction declined 7 percentage points (from 90% to 83%), while the proportion of FFEL schools reporting high levels of satisfaction increased 11 percentage points (from 68% to 79%). This finding may be due to three factors. First, the schools with the highest level of commitment to and enthusiasm for Direct Loan were the first participants in that program; subsequent Direct Loan participants, although enthusiastic, were not as positive as the first year's participants. Second, it is likely that the less satisfied FFEL schools chose to leave FFEL and become Direct Loan schools. The remaining FFEL schools therefore would be those that are more satisfied with FFEL. Third, the FFEL Program may have improved from the competition provided by the Direct Loan Program. Consistent with the findings of the 1995 institutional survey, few schools indicated that they were dissatisfied with either of the loan programs (pages 6-7).

Between 1995 and 1996, the proportion of satisfied schools declined by 7 percentage points (from 90% to 83%) for Direct Loan schools, and increased 11 percentage points (from 68% to 79%) for FFEL institutions.

When asked to compare this year's overall level of satisfaction to last year's, 59 percent of schools participating in the Direct Loan Program for 2 years reported an increase. Only 36 percent of the FFEL respondents reported an increase in overall satisfaction compared to the prior year (see figure H2 on the next page).

Significantly more Direct Loan schools reported a greater increase in overall satisfaction in 1995-96 compared to the prior academic year than did FFEL institutions.

The increase in satisfaction reported by 59 percent of schools participating in the Direct Loan program for 2 years may appear inconsistent with the fact that overall satisfaction for these same schools declined slightly from 90 percent in the 1995 survey to 87 percent in the 1996 survey. This seeming inconsistency is explained by a further analysis of the reported data and is presented on pages 6-7.

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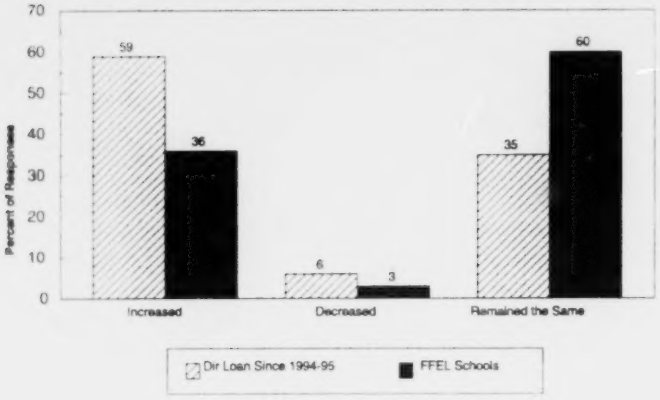
Figure H2
Current and Prior Loan Program Satisfaction
Direct Loan Schools and FFEL Schools



Institutions that began participating in the Direct Loan Program in 1994-95 were also significantly more likely than institutions in the FFEL Program to indicate that their administrative experiences in the 1995-96 academic year had improved from the 1994-95 academic year. Among institutions offering the same loan program for 2 years, more than 7 of every 10 Direct Loan schools (73%) said their experiences in the program were more positive in the current year than in the prior year. In contrast, only 4 of every 10 institutions in FFEL (40%) responded that their experiences were more positive.

Direct Loan institutions that began participating in the Program in 1994-95 were also significantly more likely than FFEL institutions to indicate that their administrative experiences in the 1995-96 academic year had improved from the 1994-95 academic year.

Just 4 percent of schools with at least 2 years of participation in either loan program reported that their experiences in the current school year were less positive than in the previous year. The remainder—23 percent of Direct Loan schools and 56 percent of FFEL schools—considered their current experiences with loan administration to be the same as the prior year (page 16).

Institutions in the Direct Loan Program were significantly more likely than those in the FFEL Program to characterize the level of work or staff effort needed to administer the loan program on a daily basis as very easy or relatively easy. As shown in Figure H3 on the next page, while 60 percent of those in the Direct Loan Program said their loan program was easy to administer, only 37 percent of those in the FFEL Program reached the same conclusion regarding their program. Likewise, only 15 percent of Direct Loan schools indicated that their program was relatively or very labor intensive, compared to 33 percent of FFEL schools that reported difficulty in administration.

Direct Loan schools were significantly more likely than those in the FFEL Program to characterize administration on a daily basis as very easy or relatively easy.

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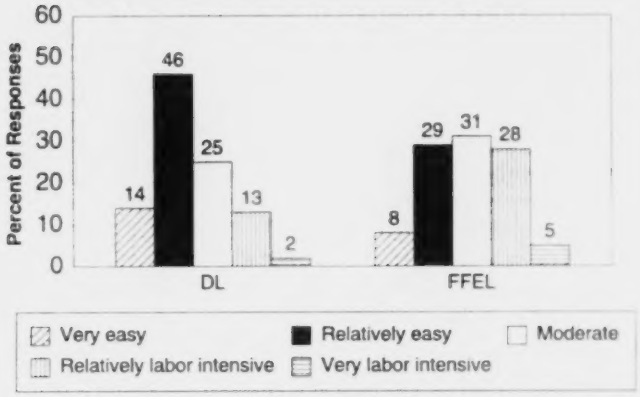
Figure H3
Level of Effort Needed to Administer Loan Program
Direct Loan Schools and FFEL Schools



Examinations by institutional characteristics showed that a greater proportion of 2-year private institutions and proprietary institutions, compared to other types of institutions, found the level of work needed to administer the program on a day-to-day basis to be easy (pages 20-21).

Direct Loan schools were generally satisfied with the Department of Education's responsiveness to problems or difficulties experienced in implementing the Direct Loan Program. Roughly 80 percent of all Direct Loan institutions were satisfied with the Department's responsiveness to implementation problems. There were no significant differences among Direct Loan schools participating 1 year vs. 2 years (page 28).

The differences between the satisfaction levels for Direct Loan and FFEL institutions were most pronounced in the Department's communications and services. The percentages of Direct Loan respondents indicating that they were satisfied with ED's communications and services ranged from 80 percent to over 90 percent, while the percentages of FFEL respondents indicating that they were satisfied ranged from 50 to slightly over 70 percent (pages 28-31).

Direct Loan schools were more satisfied with Department of Education performance in services and communications than FFEL schools.

Approximately 40 percent of the Direct Loan respondents indicated that the overall level of communication and support currently provided by the Department was better than that provided during the 1994-95 academic year. This compares to roughly 38 percent of FFEL respondents who indicated that the overall level of communication and support currently provided by their servicer is better than that provided during the 1994-95 academic year (pages 37-38).

FFEL institutions were generally satisfied with services provided by the Department of Education, lenders, and guarantors. However, these schools indicated lower levels of satisfaction with services provided by ED than those provided by other sources. Direct Loan institutions gave higher satisfaction ratings to ED for all of the administrative activities where comparisons could be made between Direct Loan and FFEL. It is possible that the variation in satisfaction level is due in part to the difference in the role that ED plays with respect to administration of the two loan programs (pages 30-31).

FFEL schools were more satisfied with performance of lenders and guarantors than with the performance of the Department of Education.

Introduction

Institutional and borrower surveys are one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education. The overall purpose of the project is to evaluate the effectiveness of Direct Lending in terms of simplified administration, customer satisfaction, and reduced cost to the Federal Government. The purpose of the 1996 institutional survey was to analyze differences in various aspects of customer satisfaction with loan program administration between the Direct Loan and Federal Family Education Loan Programs. Macro conducted a similar survey of Title IV Loan Program institutions in spring 1995.

The primary research objectives of the institutional surveys are:

- to assess the overall quality and perceived ease of loan program administration at the institutional level; and

- to determine the level of satisfaction with communications and support from the Department of Education and other service providers (i.e., lenders and guarantee agencies).

In addition to the above areas of investigation, changes in institutional experiences with the various aspects of loan program administration were reviewed over time for both Direct Loan and FFEL. This was accomplished by comparing the responses of institutions participating in our 1995 institutional survey with their responses to our 1996 institutional survey. Differences were also examined by several key institutional characteristics to determine if they were related to satisfaction level and/or perceived quality of loan program administration. The institutional characteristics examined included:

- Institutional type and control;
- Loan volume;[1]
- Financial Aid Office structure;
- Type of computer system used;
- Number of lenders (FFEL institutions only);
- Number of guarantee agencies (FFEL institutions only);
- Decisions regarding the Direct Loan Program (FFEL institutions only);
- Current use of EFT (FFEL institutions only); and
- Participation level (Direct Loan institutions only).

[1] Comparisons by loan volume are based on the dollar loan amounts from NSLDS (for academic year 1993-94)—the source used to categorize the original Direct Loan and FFEL institutions by loan volume, and to create the sampling frame for the original FFEL Program survey.

The 1996 institutional survey was conducted using a mail survey methodology, with an option of completing the questionnaire on the Worldwide Web. Data collection for the survey began on March 18, 1996, and continued through November 14, 1996. Extensive telephone and mail follow-up procedures were implemented in an effort to achieve the highest possible response rate.

Crosstabulations and significance tests for the survey data were produced through the Statistical Analysis System (SAS). A complete description of the data processing and analysis is included in the Survey Methodology section of the report (Volume Two—Technical Appendices).

The overall survey response rate was 79 percent, based on 2,209 respondents from 2,801 eligible institutions. The response rate was 86 percent for First-Year Direct Loan schools, 75 percent for Second-Year Direct Loan schools, and 79 percent for FFEL schools. Throughout both volumes of the report, the expression "First-Year Direct Loan schools" refers to those schools that entered the Direct Loan Program during academic year 1994-95 (i.e., schools that have been in the Program since 1994-95), while the expression "Second-Year Direct Loan schools" refers to those schools that entered the Direct Loan Program during academic year 1995-96 (i.e., schools that have been in the program since 1995-96). Detailed tables illustrating the number and percent of responses (found in Appendix C), sample representation, and response rates by institutional type and control and loan volume (for each of the three loan program types) are included in the Technical Appendices.

The appendices also present:

- The weighted data tables;
- Weighted and unweighted frequencies for the three respondent groups (First-Year Direct Loan institutions; Second-Year Direct Loan institutions, and FFEL institutions);
- A detailed description of the data collection methodology; and
- The survey instruments.

This volume of the report summarizes the findings of the 1996 institutional survey.

Overall Institutional Satisfaction with the Federal Student Loan Programs

Current Satisfaction

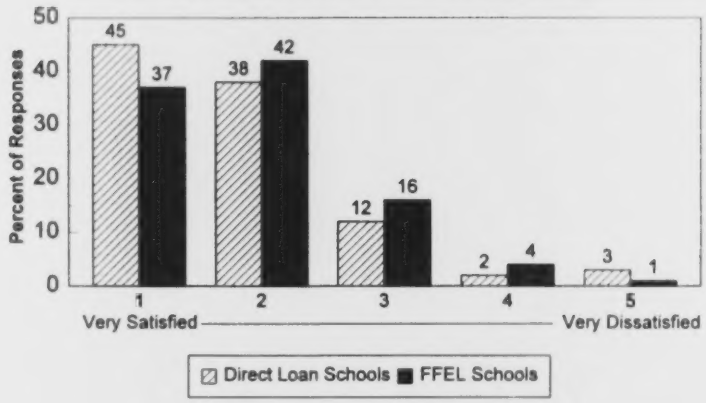
Question #D2 (Year 1 DL), Question #F1 (Year 2 DL), Question #C3 (FFEL)

> Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction.

> Currently how satisfied are you with the FFEL Program? On a scale of 1 to 5, please circle your level of satisfaction.

Both Direct Loan and FFEL institutions were generally satisfied with their loan programs, with more than three-fourths of the schools in both groups indicating that they were satisfied. However, as shown in Figure 1 (and in Table 1-1), Direct Loan institutions indicated a significantly higher level of overall satisfaction with their loan program in academic year 1995-96 than did FFEL institutions.

Figure 1
Overall Satisfaction with Loan Program
Direct Loan Schools and FFEL Schools



This statistically significant difference in satisfaction between the two loan programs appears to have been influenced by the First-Year Direct Loan institutions, of which 60 percent were very satisfied compared to only 43 percent of Second-Year Direct Loan institutions. The percentage of institutions indicating that they were satisfied was 87 for First-Year Direct Loan schools, 82 for Second-Year Direct Loan schools, and 79 for FFEL schools (see Figure 2).

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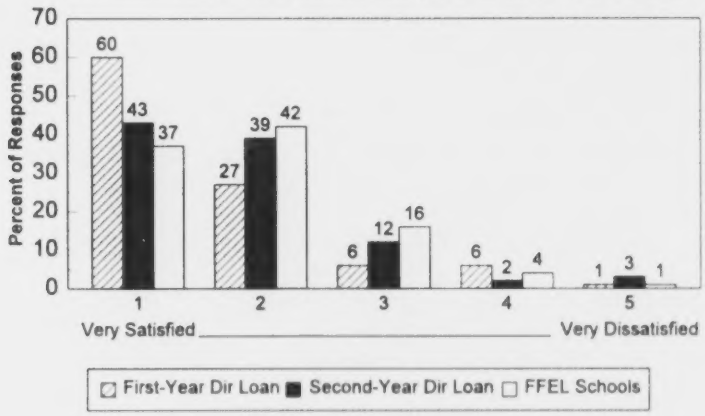
Figure 2
Overall Satisfaction with Loan Program
First- and Second-Year Direct Loan Schools and FFEL Schools



Current Satisfaction by Institutional Characteristics

In addition to overall satisfaction by loan program, responses were studied relative to the institutional characteristics listed in the Introduction. The characteristics that were significantly related to overall institutional satisfaction included:

- Institutional type and control—2-year public and proprietary institutions displayed the lowest levels of overall satisfaction (76% and 74%, respectively). The percent of respondents in the remaining institutional type/control categories who indicated that they were satisfied with their loan program ranged from 82 to 86 percent (Table 2-1).

As shown in Exhibit 1, the percentage of respondents very satisfied with the Direct Loan Program ranged from 40 percent for proprietary schools to 55 percent for 2-year private schools, while the percentage very satisfied with the FFEL Program ranged from 33 percent for 2-year public schools to 39 percent for 2-year and 4-year private schools.

Exhibit 1

Overall Level of Satisfaction by Institutional Type and Control

	Institutional Type and Control									
	4-Year Public (%)		2-Year Public (%)		4-Year Private (%)		2-Year Private (%)		Proprietary (%)	
Direct Loan Institutions	DL	FFEL	DL	FFEL	DL	FFEL	DL	FFEL	DL	FFEL
Very Satisfied	54	38	51	33	44	39	55	39	40	37
2	34	46	33	42	39	47	35	43	40	34
3	8	11	12	19	11	10	0	16	14	21
4	1	4	3	5	3	3	10	3	2	5
Very Dissatisfied	2	2	10	0	3	1	0	0	4	2

- Plans concerning Direct Loan participation—as expected, current satisfaction with the FFEL Program varied according to whether the respondents were planning to participate in the Direct Loan Program (Table 3-7). Over 80 percent of the responding institutions that had no plans to apply for Direct Lending indicated that they were satisfied with the FFEL Program, while only two-thirds of the Direct Loan applicants (or potential applicants) indicated that they were satisfied with FFEL.

Current Satisfaction Compared to Previous Satisfaction with Loan Programs

Question #D3 (Year 1 DL), Question #C4 (FFEL)

> Compared to the 1994-95 school year, has your overall level of satisfaction with the Direct Loan/FFEL Program increased, decreased or remained the same?

When First-Year Direct Loan and FFEL respondents were asked to compare their current level of overall loan program satisfaction with their 1994-95 satisfaction level, 59 percent of First-Year Direct Loan respondents indicated that their overall level of satisfaction had increased, while 36 percent of FFEL respondents indicated an increase in their overall level of satisfaction (Figure 3, Table 1-2). This difference was statistically significant.

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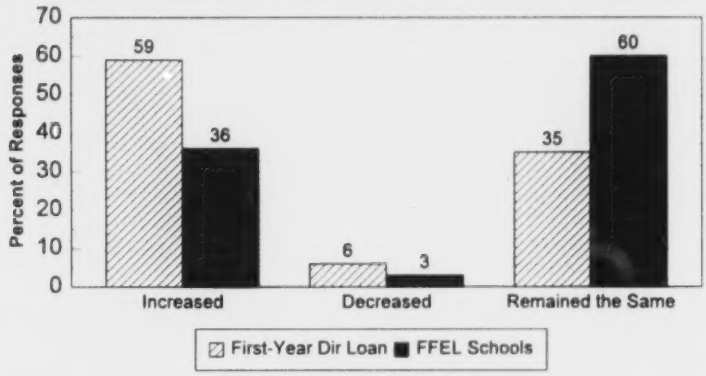
Figure 3
Current and Prior Loan Program Satisfaction
First-Year Direct Loan Schools and FFEL Schools



The increase in satisfaction reported by 59 percent of schools participating in the Direct Loan program for 2 years may appear inconsistent with the fact that overall satisfaction for these same schools declined slightly from 90 percent in the 1995 survey (see Exhibit 2) to 87 percent in the 1996 survey (see Figure 2). This seeming inconsistency is explained by a further analysis of the reported data.

Eighty-four (84) percent of schools participating in the Direct Loan program for 2 years reported they were satisfied with the program in both the 1995 and 1996 surveys. Of these schools, 62 percent also reported that their satisfaction had improved between last year and this year. The overall satisfaction level dropped (between the 1995 and 1996 surveys) because 6 percent of responding institutions reported in 1996 they were neutral or dissatisfied with the Direct Loan program after they indicated in the 1995 survey they were satisfied. This decrease in total satisfaction was partially offset by the 4 percent of institutions that reported they were satisfied in 1996 after reporting in the 1995 survey that they were neutral or dissatisfied.

In addition, there may be at least three other factors responsible for this seeming inconsistency. First, the characteristics and experiences of the initial Direct Loan participants may not be representative of subsequent cohorts in full operation of the program. The schools with the highest level of enthusiasm for Direct Lending were most likely the initial participants in the program. Second, it is likely that the less satisfied FFEL schools choose to leave the FFEL Program and become Direct Loan schools. Therefore, the remaining schools would be those that are more satisfied with FFEL. Third, the FFEL Program may have improved following implementation of the Direct Loan Program.

Consistent with the findings of the 1995 institutional survey, few schools indicated that they were dissatisfied with either of the loan programs.

Exhibit 2

Overall Satisfaction with the Direct Loan Program
Academic Years 1994-95 and 1995-96

Level of Satisfaction	Academic Year 1994-95		Academic Year 1995-96	
	DL (%)	FFEL (%)	DL (%)	FFEL (%)
Very Satisfied	61	27	45	37
2	29	41	38	42
3	7	24	12	16
4	3	7	2	4
Very Dissatisfied	1	2	3	1

These findings may appear to be inconsistent with the previous finding of a decline in the proportion of Direct Loan schools showing high levels of satisfaction and an increase for FFEL. Many Direct Loan schools were even more satisfied than last year, even though they were restricted by categorical survey response options (e.g., to state "very satisfied" both years). This can be seen by examining the distribution of responses from the 1995 and 1996 surveys, where the percent of First-Year Direct loan institutions that reported that they were "very satisfied" was essentially unchanged between the years. Furthermore, of the 48 institutions that indicated that their relative experience in administering the Direct Loan Program was more positive in 1995-96 than in 1994-95, only three of these institutions displayed inconsistent responses. For these few cases, something as simple as different individuals completing the survey, or the natural ratcheting up of expectations that may occur as a program matures may help explain the apparent inconsistency between the underlying longitudinal data and their retrospective responses.

Current Satisfaction Compared to Previous Satisfaction by Institutional Characteristics

Significant relationships were found between several of the selected institutional characteristics and current vs. prior loan program satisfaction. The characteristics that were significantly related to changes in overall institutional satisfaction included:

- Institutional type and control—When the results were examined by type and control, Four-Year institutions were more likely than 2-Year or proprietary schools to have reported an increase in overall satisfaction with their loan program compared to the 1994-95 academic year. Further, among the Four-Year public schools, there was a significant difference between the percent of Direct Loan and FFEL respondents who indicated an increase in satisfaction (85% for Direct Loan vs. 58% for FFEL) (Exhibit 3, Tables 2-4, 2-5, and 2-6).

- Type of computer system used—Institutions that use all manual processing to administer their loan program were less likely to report an increase in overall satisfaction than schools with a mainframe system, a PC-based system, or a contracted servicer
(Table 3-4).

- Use of EFT (Electronic Funds Transfer)—FFEL institutions that use EFT processing to administer their loan program were more likely to report an increase in overall satisfaction than schools that did not use EFT (52% for EFT schools vs. 30% for schools that did not use EFT) (Table 3-9).

Exhibit 3

Current vs. Prior Satisfaction by Institutional Type and Control
First-Year Direct Loan Institutions and FFEL Institutions

Level of Satisfaction	Institutional Type and Control									
	4-Year Public (%)		2-Year Public (%)		4-Year Private (%)		2-Year Private (%)		Proprietary (%)	
	DL	FFEL	DL	FFEL	DL	FFEL	DL	FFEL	DL	FFEL
Increased	85	58	27	32	60	51	67	25	36	21
Decreased	3	3	13	1	12	2	0	3	4	6
Remained the same	13	39	60	67	28	48	33	72	60	73

Question #G1 (Second-Year Direct Loan)

> Now that you are administering both programs, how satisfied are you with the FFEL Program as it is currently operating? On a scale of 1 to 5, please circle your level of satisfaction.

Roughly one-half of the Second-Year Direct Loan schools phasing in the Direct Loan Program indicated that they are satisfied with the FFEL Program as it is currently operating. The average rating of the current satisfaction with the FFEL Program for Second-Year Direct Loan schools offering both loan programs (2.5) was just slightly higher than the FFEL rating provided by First-Year Direct Loan schools that were operating both loan programs during the 1995 survey (2.6) (Table 1-3).[2] This small increase in FFEL satisfaction among Direct Loan schools offering both programs is lower than the increase in satisfaction found among all FFEL institutions, where satisfaction increased from 2.2 in 1995 to 1.8 in 1996.

[2] The ratings are based on a scale of 1 to 5, with 1 indicating the highest level of satisfaction.

Perceived Attributes and Limitations of the Federal Student Loan Programs

In addition to the direct measures of program satisfaction between Direct Loan and FFEL institutions, respondents were asked to indicate their perceptions of the most important attributes of their loan program relative to other potential attributes. Responding institutions that entered the Direct Loan Program during the First Year of operation, and institutions participating in the FFEL Program were also asked to indicate the areas of the loan programs where their expectations had not been met.[3]

Question #B1 (Second-Year DL)

Please check below the most important factors (up to three) in your institution's overall decision to apply for the Direct Loan Program.

- Able to serve borrowers better
- Simpler to administer than FFEL
- Cost savings to taxpayers and the Federal Government
- Funds availability more predictable
- Flexible repayment options for borrowers
- Loan application process under institutional control
- Administrative allowance for originating loans

Question #B1 (Second-Year DL)

Please review the potential attributes of the Direct Loan Program listed below. Then, in the appropriate column:

a) Indicate your perceptions of the most important benefits (up to three) of the Direct Loan Program.

b) Indicate the areas of the Direct Loan Program where your expectations have not been achieved. (Check all that apply.)

- Able to serve borrowers better
- Simpler to administer than FFEL
- Cost savings to taxpayers and the Federal Government
- Funds availability more predictable
- Flexible repayment options for borrowers
- Loan application process under institutional control
- Administrative allowance for originating loans

[3] Note that these results were not tested for significant differences by loan program or between First- and Second-Year Direct Loan institutions, since the potential attributes and limitations included for selection differed between the loan programs.

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Question #C2 (FFEL)

Please review the potential attributes of the FFEL Program listed below. Then, in the appropriate column:

a) Indicate your perceptions of the most important benefits (up to three) of the FFEL Program.

b) Indicate the areas of the Federal Family Education Loan Program where your expectations have not been achieved. (Check all that apply.)

- Able to serve borrowers well through FFEL
- Familiarity with the administration of FFEL
- FFEL appears simpler to administer than Direct Loan
- Ability to continue to offer students a choice of loan sources
- Confident of the viability of the FFEL Program
- Not required to originate loans
- FFEL loan application processing is not responsibility of institution
- Ability to maintain relationships with lenders and guarantee agencies

Perceived Attributes of the Loan Programs

Consistent with the results of the 1995 institutional surveys, the ability to serve borrowers better was most frequently mentioned as one of the most important benefits of both loan programs. Approximately 90 percent of First-Year Direct Loan respondents, and 70 percent of Second-Year Direct Loan and FFEL respondents, specified service to borrowers as an important loan program benefit (Tables 1-4 and 1-5).

When the results were examined by institutional type and control for each loan program, a significant relationship was found among First-Year Direct Loan schools. Two-year public schools were most likely to specify simplicity of loan program administration as an important attribute (85%) (Table 2-7).

Among Second-Year Direct Loan schools, a significant relationship was found between institutional type and control and the tendency to rank service to borrowers as one of the three most important attributes. Four-year public schools that entered the Direct Loan Program in the Second Year were most likely to rank service to borrowers as important (92%), and Second-Year Direct Loan proprietary schools were least likely to cite the ability to serve borrowers better as an important loan program attribute (57%) (Table 2-8).

Simplicity of loan program administration was perceived as an important attribute, mainly among Direct Loan institutions. More than half (53%) of First-Year Direct Loan schools, and 42 percent of Second-Year Direct Loan schools (compared to 23% of FFEL schools), cited this factor as an important attribute. In addition, First-Year Direct Loan institutions in the

current survey were more likely to report simplicity of loan program administration as an attribute than were First-Year Direct Loan institutions in the 1995 survey (53% for the current survey vs. 47% for the 1995 survey). This finding, coupled with notable changes in resources and staff resulting since implementation of Direct Lending (discussed in later sections), suggests that the Direct Loan Program has become easier to administer since its implementation in academic year 1994-95.

Other frequently mentioned attributes of the Title IV Loan programs included:

- Institutional control over the loan process (Direct Loan Program)—69 percent of First-Year Direct Loan schools and 50 percent of Second-Year Direct Loan schools cited this factor, with no significant differences found by type and control.

- Predictability of funds (Direct Loan Program)—43 percent of First-Year Direct Loan schools and 39 percent of Second-Year Direct Loan schools indicated this factor. Again, there were no significant differences found by type and control.

- Choice of loan sources (FFEL Program)—48 percent of FFEL institutions indicated this factor, with a significant relationship found by type and control. Four-year public schools cited the ability to continue to offer students a choice of loan sources more frequently than did those in 4-year private, 2-year public and private, and proprietary schools (Table 2-9).

- Familiarity with administration of FFEL—45 percent of FFEL schools perceived loan program familiarity as important, with a significant relationship found by type and control. Proprietary schools indicated this factor most frequently. This finding may have been related to the fact that proprietary schools are less likely to have an advanced loan processing system, and are more concerned about the transition to Direct Lending.

- Confidence in FFEL viability—41 percent of FFEL institutions indicated this factor as important. A significant relationship was found between confidence in FFEL and institutional type and control. Four-year institutions (both public and private) cited confidence in the viability of FFEL more frequently than those in 2-year or proprietary institutions.

For First-Year Direct Loan schools, the percentage of responses in the remaining categories ranged from 35 percent indicating that flexible repayment options were an important benefit, to 15 percent indicating that administrative allowances was important. Among the Second-Year Direct Loan schools, the percentage of responses in the remaining categories ranged from 32 percent indicating flexible repayment options as an important benefit, to 2 percent indicating that the opinions of external supporters was important. The percentage of responses in the remaining categories for FFEL schools ranged from 37 percent for the ability to maintain relationships with lenders and guarantee agencies, to 24 percent for simpler to administer FFEL.

Perceived Limitations of the Loan Programs

At least three-fourths of respondents in the Direct Loan schools that entered the Program in academic year 1994-95 (First-Year Direct Loan Schools) indicated that their expectations of the Program had been met in terms of the factors discussed above. Of those indicating unmet expectations, institutions most often mentioned simplicity of administration (23%). The remaining responses ranged from 19 percent for ability to serve borrowers better to 10 percent for flexibility of repayment options (Table 1-6). No significant relationships were found by institutional type and control.

Almost three-fifths of respondents in FFEL schools indicated that their expectations of the Program had been met in terms of the factors discussed above. For schools with unmet expectations, the perceived limitations of the FFEL Program ranged from 41 percent for confidence in the viability of the FFEL Program, to 14 percent for the fact that loan application processing is not the responsibility of the institution (Table 1-7). Significant differences were found by type and control of institutions for two factors: simplicity of administration and the ability to maintain relationships with lenders and guarantee agencies. In both cases, proprietary schools were more likely to indicate perceived limitations than public or private schools.

Factors Influencing the Decision to Phase in or Switch Exclusively to the Direct Loan Program

In addition to the major factors contributing to the decision to apply for the Direct Loan Program, respondents in institutions entering the Direct Loan Program in academic year 1995-96 (Second-Year Direct Loan Schools) were asked about factors that influenced their decision to phase in or switch totally to Direct Loans. A majority of Second-Year institutions switched totally to Direct Loans (59%), while a smaller percentage (41%) offered both programs. Last year, 72 percent of First-Year institutions offered only Direct Loans, and 28 percent offered both programs. One possible reason for the difference is the political uncertainty that recently surrounded the continuation of the Direct Loan Program.

Institutional type and control appears to have impacted the decision to phase-in or switch exclusively to Direct Loans. Proprietary institutions were least likely (39%), and 2- and 4-year public institutions were most likely (84% and 83%, respectively) to switch totally to the Direct Loan Program.

Phase In

The major reason for offering both types of loans cited by Second-Year institutions was the fact that they did not want to confuse borrowers (63%) (Table 1-8). Other frequently indicated reasons were:

- Wanted to maintain relationships with lenders and guarantee agencies (54%);
- Wanted to learn how to implement Direct Lending on a small group (53%); and
- Wanted to delay full commitment until ED has gained experience with the Program (41%).

This trend in responses is fairly consistent with that for the 1995 survey. The greatest difference from this year to last year is the change in rank of the ability to maintain relationships with lenders and guarantee agencies, which increased from fourth last year to second this year.

Statistically significant differences were found by type and control of Second-Year institutions for the following responses (Table 2-11):

- Proprietary schools were more likely to mention maintaining relationships with lenders and guarantee agencies as well as delaying full commitment until ED has gained experience with the Program than were public or private schools.
- Private schools were more likely to mention learning how to implement Direct Lending on a small group than were public or proprietary schools.

Switch Exclusively

The major reasons cited by Second-Year institutions for switching totally to Direct Loans were *did not want the complexity of two programs* (81%) and *did not want to confuse borrowers* (73%) (Table 1-9). A large minority (over 30%) ranked the remaining factors as influential in their decision to switch.

Last year, First-Year institutions ranked these items in the same relative order. The percentages for responses were also similar to those for the current survey.

A statistically significant difference was found by institutional type and control of Second-Year institutions for the reason, *did not want complexity of two programs*. Consistent with the above findings, proprietary schools were less likely to mention this reason as very important than were public or private schools (Table 2-12).

Implementing the Direct Loan Program

The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to start-up activities only. It does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the process. Please rate the ease of setting up these processes at your institution using the following scale—1= easy to set up process, 2= moderate level of effort required to set up process, and 3= difficult to set up process.

- Installing government-provided software
- Developing and conducting internal staff training
- Developing procedures to counsel borrowers
- Developing procedures to process loan applications
- Developing loan disbursement procedures
- Developing promissory note review procedures
- Developing internal record keeping
- Developing cash management procedures
- Developing reconciliation procedures

The activities most frequently judged easiest to implement (rating of 1) by Second-Year institutions were developing procedures and materials to counsel borrowers (70%), developing promissory note review procedures (52%), and developing loan disbursement procedures (50%). Those activities most frequently judged more difficult to implement (rating of 3) were developing reconciliation procedures (23%), and developing internal recordkeeping and procedures for reporting to the Direct Loan system (13%); although, even in these cases, the rating of 3 was not the most common response (Table 1-10).
Most of the other activities were judged to require a moderate level of effort to set up by the majority of institutions:

- Developing and conducting staff training (62%)
- Developing internal recordkeeping systems (59%)
- Developing procedures to process loan applications (54%)
- Developing cash management procedures (53%)
- Developing reconciliation procedures (53%).

A majority of institutions (91%) rated *installing government-provided software* as either easy to set up or requiring moderate effort. Thus, all nine start-up activities were judged by the majority of institutions to require a small to moderate level of effort. Last year, First-Year institutions reported similar results with respect to ease of implementing all nine startup activities.

Significant differences were found by institutional type and control for the following responses (Table 2-13):

- Developing loan disbursement procedures—2-year private and proprietary schools were most likely to indicate this process as easy, while 4-year public schools were least likely to indicate this process as easy.

- Developing cash management procedures—2-year public and proprietary schools were most likely to indicate this process as easy.

- Developing reconciliation procedures—Four-year public and 2-year private schools were least likely to indicate this process as easy.

Administering the Direct Loan and FFEL Programs

Institutional Satisfaction with Loan Program Administration

Question #B11 (First-Year DL), #B10 (FFEL)

> Would you consider your current experiences in administering the Direct Loan [FFEL] Program more positive than, less positive than, or about the same as those for the 1994-95 school year?

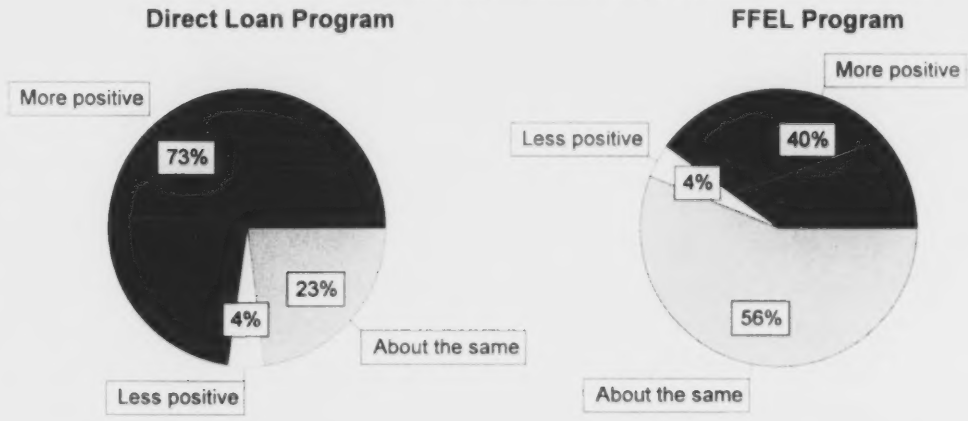
First-Year institutions in the Direct Loan Program were much more likely than institutions in the FFEL Program to indicate that their loan administration experiences in the 1995-96 school year had improved from the 1994-95 school year. Among institutions participating in the same program for 2 years, more than 7 of every 10 First-Year institutions in the Direct Loan Program (73%) said their experiences in the Direct Loan Program were more positive in the current school year compared to their experience with FFEL in the previous school year (Figure 4). In contrast, 4 of every 10 institutions in the FFEL Program (40%) responded similarly (Table 1-12).

Just 4 percent of institutions in either loan program reported that their experiences in the current school year were less positive than in the previous year. The remainder—23 percent of First-Year institutions in the Direct Loan Program and 56 percent of institutions in the FFEL Program—considered their current experiences with loan administration to be comparable to the prior year.

Four-year institutions—both public and private—were significantly more likely than 2-year institutions and proprietary institutions to consider their 1995-96 experiences in administering

Figure 4

Comparison of 1995-96 Experience with 1994-95 Experience



the Direct Loan Program to be more positive than their 1994-95 experiences. Over half of the 4-year public institutions (60%) and 4-year private institutions (55%) noted an improvement, compared to about one-third of 2-year public institutions (35%), 2-year private institutions (28%) and proprietary institutions (27%) (Table 2-4).

Question #B1 (First-Year DL), #D11 (Second-Year DL), #B1 (FFEL)

How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan [Federal Family Education Loan] Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan [Federal Family Education Loan] Program.) [Ratings: very satisfied (1), somewhat satisfied (2), somewhat dissatisfied (3), very dissatisfied (4)]

- Keeping up with regulations
- Answering general questions about loans and financial aid
- Counseling borrowers while in school
- Helping students with loans after they have left school
- Processing origination records [For FFEL: loan applications]
- Printing promissory notes [For FFEL: N/A]
- Securing signatures of promissory notes [For FFEL: N/A]
- Requesting and receipt of loan funds
- Disbursement of loan funds
- Refunding excess loan funds to borrowers [students]
- Financial monitoring and reporting
- Record keeping and reporting of student information
- Other

In general, institutions in both the Direct Loan and the FFEL Programs indicated they were pleased with most of the above activities involved in administering loan programs. At least 9 of every 10 institutions said they were very satisfied or somewhat satisfied with the following administrative activities (Table 1-11):

- Answering general questions about loans and financial aid (99% of Direct Loan schools and 96% of FFEL schools)
- Counseling borrowers while in schools (97% of Direct Loan schools and 93% of FFEL schools)
- Securing signatures on promissory notes (96% of Direct Loan schools)
- Requesting and receipt of loan funds (95% of both Direct Loan schools and FFEL schools)
- Printing promissory notes (95% of Direct Loan schools)

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More than 8 of every 10 institutions in both the Direct Loan and FFEL Programs reported being very satisfied or somewhat satisfied with the following administrative activities:

- Disbursement of loan funds (94% of Direct Loan schools and 89% of FFEL schools)
- Refunding excess loan funds to borrowers (93% of Direct Loan schools and 86% of FFEL schools)
- Keeping up with regulations (93% of Direct Loan schools and 82% of FFEL schools)
- Financial monitoring and reporting (87% of Direct Loan schools and 86% of FFEL schools)
- Processing origination records (94% of Direct Loan schools) and loan applications (93% of FFEL schools)

The extent of satisfaction was somewhat lower for two administrative activities, though more than 7 of every 10 institutions in both the Direct Loan and the FFEL Programs still responded positively:

- Helping students with loans after they have left school (90% of Direct Loan schools and 76% of FFEL schools)
- Record keeping and reporting of student information (72% of Direct Loan schools and 76% of FFEL schools)

The only category for which less than 7 out of every 10 institutions in both the Direct Loan and FFEL Programs responded positively was the "other" category, which was composed of a myriad of responses.

Although similar proportions of institutions in the Direct Loan Program and in the FFEL Program indicated they were *very or somewhat satisfied* with the various administrative activities, the proportions differed greatly for those reporting they were *very satisfied* (Exhibit 4). Institutions in the Direct Loan Program were more likely than those in the FFEL Program to be very satisfied in 8 of the 10 activities rated by institutions in both types of loan programs. For only two activities—both involving reporting—there were no significant differences in the satisfaction ratings by institutions in the Direct Loan or FFEL Programs. Similar proportions of institutions in the Direct Loan Program (36%) and in the FFEL Program (32%) were very satisfied with financial monitoring and reporting, as well as with record keeping and reporting of student information (25% and 28%, respectively).

Exhibit 4

Percentage of Institutions "Very Satisfied" with the Following Activities

Activity	Academic Year 1995-96		Academic Year 1994-95	
	Direct Loan (%)	FFEL (%)	Direct Loan (%)	FFEL (%)
Printing promissory notes	76	N/A	71	N/A
Counseling borrowers while in school	69	50	67	44
Requesting and receipt of loan funds	68	55	77	45
Processing origination records [loan applications]	68	51	68	45
Answering general questions about loans and financial aid	66	50	65	42
Securing signatures on promissory notes	66	N/A	64	N/A
Disbursement of loan funds	65	44	69	36
Refunding excess loan funds to borrowers	54	40	49	29
Helping students with loans after they have left school	52	25	22	23
Keeping up with regulations	42	26	41	17
Financial monitoring and reporting	36	32	38	24
Record keeping and reporting of student information	25	28	16	26

For 6 of the 12 administrative activities, satisfaction ratings varied by institutional type and control (though no consistent pattern emerged). Compared to public and private institutions, proprietary institutions were significantly more likely to report being very satisfied with counseling out-of-school borrowers and disbursement of funds, and were less likely to report being very satisfied with in-school borrower counseling. Both proprietary and 2-year private institutions were more satisfied than other institutions with record keeping and reporting of student information. Four-year public institutions were the most satisfied with answering general questions about loans and financial aid, and 4-year private institutions were the least satisfied with securing signatures on promissory notes.

Comparing survey results from the 1995 survey with those from the 1996 survey revealed that the level of satisfaction for institutions in the Direct Loan Program changed little, even as the number of responding institutions increased greatly (from First-Year schools in the 1995 survey to First- and Second-Year schools in the 1996 survey). For 8 of the 12 activities, the differences ranged from increases of 1 to 8 percentage points; for another three activities, the differences decreased from 2 to 9 percentage points. There was one exception. The 1995 institutional survey showed that just over one-fifth of the institutions in the Direct Loan

Program (22%) reported being very satisfied with helping students with loans after they had left school (one of the lowest levels of satisfaction reported for any administrative activity that year). In contrast, more than half of the institutions (52%) in the Direct Loan Program reported in the 1996 survey that they were very satisfied with this activity.

Results for institutions in the FFEL Program showed that a larger proportion of survey respondents gave ratings of very satisfied with the various administrative activities than in the 1995 study. The upward trend in satisfaction levels may reflect the transfer from the FFEL Program to the Direct Loan Program of institutions who were less pleased with administering loan activities in FFEL. It may also be a response to actual changes that could have occurred in the administration of FFEL loans in the wake of competition from the Direct Loan Program. The increases ranged from 2 to 11 percentage points. For example, the proportion of institutions satisfied with refunding excess loan funds to borrowers grew from 29 percent in the 1995 institutional survey to 40 percent in the current survey.

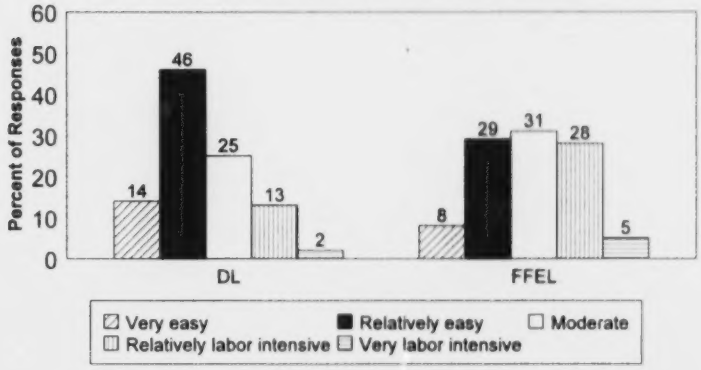
Question #B2 (First-Year DL), #D2 (Second-Year DL), and #B2 (FFEL)

How would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- Very easy to administer
- Relatively easy to administer, with a few areas that require a high level of effort
- A moderate amount of effort is required overall
- Relatively labor intensive to administer, with many areas that require a high level of effort
- Very labor intensive to administer

Institutions in the Direct Loan Program were significantly more likely than those in the FFEL Program to characterize the level of work or staff effort needed to administer the loan program on a daily basis as very easy or relative easy. As shown in Figure 5, while 60 percent of those in the Direct Loan Program said it was very easy or relatively easy to administer, 37 percent of those in the FFEL Program indicated similarly (Table 1-13).

Figure 5
Level of Effort Needed to Administer Loan Programs
Direct Loan Schools and FFEL Schools



A greater proportion of 2-year private institutions and proprietary institutions, compared to other types of institutions, found the level of work needed to administer the program on a day-to-day basis to be easy.

For the Direct Loan, the proportion of First- and Second-Year institutions in academic year 1995-96 classifying the level of work needed for administration as very easy or relatively easy (60%) remained the same as the proportion of First-Year institutions in academic year 1994-95. The proportion of institutions in the FFEL Program who found loan administration easy in academic year 1995-96 (37%) was not greater to a significant degree than the proportion from academic year 1994-95 (30%).

Question #G2 (Second-Year DL)

For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale: 1=improved the situation or aspect; 2=the same, no changes; 3=worsened the situation or aspect; NA=not applicable.

- Student access to loans
- Ease of administration of FFEL
- Service from banks/guarantee agencies
- Service from loan servicers/collection agencies
- Service from your third party or privately contracted servicers

Since implementing the Direct Loan Program, the majority of Second-Year institutions phasing in the Direct Loan Program have found administering the FFEL Program to be unchanged (see Figure 6). However, among those reporting a change in the level of efforts required to administer the FFEL Program, more institutions felt that the FFEL Program had improved, rather than worsened. Eight of every 10 institutions noted no change in student access to loans (80%) (Table 1-15). Approximately seven of every 10 said

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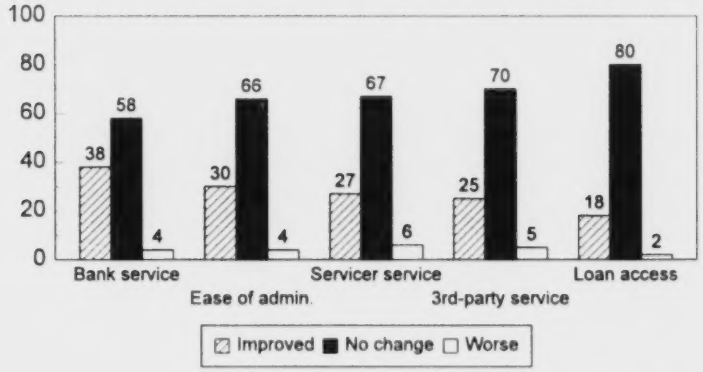
service from third party or privately contracted servicers (70%) or from loan servicers/collection agencies (67%) and ease of administration of FFEL (66%) were substantially the same. Service from banks/guarantee agencies remained the same for about 6 of every 10 institutions (58%). Those institutions noting change tended to find that administering FFEL had improved. Almost 4 of every 10 institutions (38%) said service from banks/guarantee agencies was better, and 3 of every 10 reported improvement in the ease of administering FFEL. About one of every four indicated a positive change in service from third party or privately contracted servicers (25%) and from loan servicers/collection agencies (27%). Less than 2 of every 10 institutions (18%) rated student access to loans as better.

Figure 6
Second-Year Direct Loan Institutions Reporting Change in Level of Effort Involved in Administering FFEL



In the case of student access to loans, institutional type and control was related to whether the institution noted improvement in the FFEL Program. Both 2-year and 4-year public institutions were more likely than private and proprietary institutions to report a positive change in student access to loans.

Level of Change in Resources Required to Administer the Loan Programs

Question #B3 (First-Year DL), #D3 (Second-Year DL), #B3 (FFEL)

Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 95/96 school year. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program (changes in the FFEL Program). Please use the following scale: 1=significant decrease occurred; 2=small decrease occurred; 3=no significant change/did not occur; 4=small increase occurred; 5=significant increase occurred.

- Number of staff positions related to financial aid (temporary or permanent)
- Number of staff positions in Accounting or Business Office
- Number of staff used for technical support
- Number of hours current staff work
- Equipment/computers
- Supplies (postage, copying, etc.)
- Funds for training
- Funds for staff travel
- Development/modification of computer programs/procedures
- Other (specify)

In seven of the nine resource areas rated, the majority of institutions in both the Direct Loan Program and the FFEL Program noted no significant change in resource levels for the delivery of financial aid.

At least 7 of every 10 institutions said a change in resource levels did not occur in the number of staff needed (Table 1-14):

- Number of staff positions in Accounting or Business Office (86% of Direct Loan schools and 85% of FFEL schools)
- Number of staff positions related to financial aid (77% of Direct Loan schools and 78% of FFEL schools)
- Number of staff used for technical support (70% of Direct Loan schools and 82% of FFEL schools)

At least half of the institutions required no change in resources related to staff hours, funds, and general supplies:

- Number of hours of current staff work (61% of Direct Loan schools and 63% of FFEL schools)
- Funds for training (61% of Direct Loan schools and 74% of FFEL schools)

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- Funds for staff travel (55% of Direct Loan schools and 72% of FFEL schools)

- Supplies such as postage and copying (49% of Direct Loan schools and 63% of FFEL schools)

On the other hand, more than one-half of the institutions reported a significant increase or a small increase in computer-related resources:

- Development/modification of computer programs/procedures (65% of Direct Loan schools and 54% of FFEL schools)

- Equipment/computers (65% of Direct Loan schools and 51% of FFEL schools)

In all resource areas, less than 10 percent of institutions in either program noted a decrease in the resources required for financial aid delivery as a direct result of loan program implementation or changes.

However, among those institutions noting an overall increase in resource usage, institutions in the Direct Loan Program were significantly more likely than those in the FFEL Program to have increased their level of resources for delivery of financial aid in six of the nine areas: technical support staff, computers equipment, computer program modification, supplies, and funds for training and staff travel. For example, although 70 percent of Direct Loan institutions and 82 percent of FFEL institutions reported no change in the number of staff used for technical support, 26 percent of Direct Loan institutions reported an increase, compared to only 13 percent of FFEL institutions.

For four of the nine areas, responses varied by institutional type and control. In general, 4-year public institutions were more likely than others to have needed an increase in resources for the development of computer programs and for computer equipment, for supplies, and for staff travel funds.

In comparing the results from academic year 1994-95 with academic year 1995-96, a declining trend was noted in the proportion of institutions in the Direct Loan Program that indicated they have increased their level of resources for delivering financial aid. For example, there was a drop of more than 10 percentage points in the proportion of institutions reporting an increase in resources for developing computer programs (21%), equipment/computers (20%), and funds for staff travel (17%). For institutions in the FFEL Program, the results from academic year 1995-96 tended to be more similar to the results from academic year 1994-95.

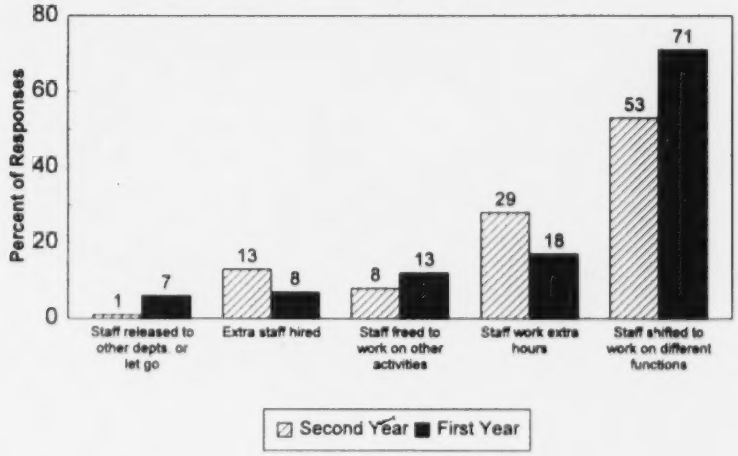
Question #B4 (First-Year DL), #D4 (Second-Year DL)

Please check the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program. (Check all that apply.)

- Staff have been shifted to work on different financial aid functions.
- Staff have been freed to work on other activities outside of financial aid.
- Staff have been released to other departments or let go.
- Staff are working extra hours to accommodate the added activities.
- Extra staff have been hired at the institution to accommodate the added activities.

In implementing the Direct Loan Program, both First-Year and Second-Year institutions experienced little change in demands on staff time. As shown in Figure 7, less than 20 percent of First-Year institutions and less than 30 percent of Second-Year institutions reported that they had either released staff to other departments (or let them go), hired extra staff, freed staff to work on other activities, or had their staff work extra hours. However, 71 percent of First-Year schools and more than half of the Second-Year schools (53%) said that staff have been shifted to work on different financial aid functions (Table 1-16).

Figure 7
Percentage of Institutions Reporting a Change in Staff Hours



The effect of the additional year in the Direct Loan Program that First-Year schools have over Second-Year schools surfaced in the responses to three items. First-Year schools were significantly more likely than Second-Year schools to have shifted staff to work on different financial aid functions and to have released staff to other departments or to have let staff go, and they were less likely to have staff working extra hours to accommodate the added financial aid activities. There were no significant differences across institutional type and control.

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Level of Change in Workload Required to Administer the Direct Loan Program

Question #B5 (First-Year DL), #D5 (Second-Year DL)

For each of the specific administrative functions listed below, please indicate the level of change in workload (if any) resulting from implementation of the Direct Loan Program. Please use the following scale: 1= small decrease; 2=significant decrease; 3=no change; 4= small increase; 5= significant increase.

Advising students on status of loans
Counseling borrowers on Direct Loan Program
Processing loan applications/creating origination records
Requesting and receipt of loan funds by institution
Disbursing loan funds to students
Enrollment verification
Cash management
Reconciliation
Recordkeeping and reporting
Training Financial Aid staff
Other
Overall level of change in workload at your institution

Question #B6 (First-Year DL), #D6 (Second-Year DL)

If you indicated an overall change in workload resulting from implementation of Direct Loans, please specify whether the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

Over the last year, both First- and Second-Year Direct Lending institutions experienced an increase in their administrative workload. Among the First-Year institutions, 35 percent experienced an increase, 34 percent had no change, and 31 percent experienced a decrease, while for the Second-Year institutions, 53 percent experienced an increase, 27 percent had no change, and 20 percent experienced a decrease. Taken together, the survey results suggest that while First-Year institutions experienced a slight increase in their administrative workload, the increase for Second-Year institutions was more substantial (Table 1-17). This suggests that the longer institutions are in the Direct Lending Program, the smaller the annual increase in administrative workload.

In terms of particular administrative functions, reconciliation and training Financial Aid staff were the two functions most frequently mentioned by Direct Lending institutions as causing increases in their administrative workload (68% for both). Other leading causes of the increased workload were processing loan applications and creating origination records (50%), requesting and receipt of loan funds by the institution (47%), recordkeeping and reporting

(45%), and cash management (44%). The least frequently mentioned administrative functions were advising students on the status of their loans (22%), enrollment verification (24%), disbursing loan funds to students (32%), and counseling borrowers (33%).

Although the rankings for the specific administrative functions were similar for First- and Second-Year institutions, significant differences did occur. For example, in terms of training financial aid staff, 72 percent of Second-Year schools indicated an increase in administrative workload, while only 45 percent of First-Year schools indicated an increase. Significant differences also existed between the Direct Loan cohorts for processing loan applications and creating origination records, counseling borrowers, requesting and receipt of loan funds by the institution, and cash management. Significant differences existed by type and control for reconciliation, where the percentage of institutions reporting an increase in administrative workload ranged from 86 percent for the 4-year public schools to 48 percent for proprietary institutions. In addition to reconciliation, differences by type and control also existed for advising students on the status of their loans, requesting and receipt of loan funds by institution, and disbursing loan funds to students.

Of those Direct Loan institutions indicating a change in administrative workload over the last year, 68 percent felt that the change was permanent, while 32 percent felt it was temporary. There were no significant differences among First- and Second-Year Direct Loan institutions, nor were there any significant differences by type and control.

Communications and Support from the Department of Education, Lenders, and Guarantee Agencies

Direct Loan Schools' Satisfaction with ED Interaction During Implementation of the Direct Loan Program

How satisfied are you with the Department of Education's responsiveness to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5, with 1 being *very satisfied* and 5 being *very dissatisfied*, please circle your level of satisfaction.

In general, Direct Loan institutions appear to be satisfied with the Department of Education's responsiveness to reported problems or difficulties in implementing the Direct Loan Program. Roughly 80 percent of respondents were satisfied with this process.

There was little overall variance between First-Year Direct Loan schools and Second-Year Direct Loan schools. First-Year Direct Loan schools were more likely to be *very satisfied* (54%) than Second-Year Direct Loan schools (42%); however, when the rating categories "1" and "2" were combined, the satisfaction levels were very similar: 77 percent for First-Year Direct Loan schools and 80 percent for Second-Year Direct Loan schools (Table 1-18). There was also very little variance in this measure of satisfaction between schools by the different institutional characteristics examined.

Institutional Satisfaction with ED/Lender/GA-Provided Materials and Training

Question #C2 (First-Year DL), #E2 (Second-Year DL)

The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995-96 school year. Rate the timeliness of the support using a scale of 1 to 5, with 1 being very timely and 5 being not at all timely. Rate the usefulness of the support on a scale of 1 to 5, with 1 being very useful and 5 being not at all useful.

- Direct Loan Program rules and regulations
- Telephone support for policy or administrative guidance
- Direct Loan Users Guide
- In-person assistance
- Borrower counseling materials
- Training materials for counselors
- Entrance/exit counseling videos
- Pre-printed promissory notes
- Reconciliation guide
- Consolidation booklet
- Loan origination support
- Loan reconciliation support
- Training and technical support
- Videoconferences
- Other servicing support

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Direct Loan institutions were generally satisfied with Department of Education-provided services and materials (Tables 1-19 through 1-21).

- Above-average satisfaction with timeliness ranged from 81 percent to 93 percent for all Department of Education-provided services and materials.

- Above-average satisfaction with usefulness ranged from 75 percent to 95 percent for all Department of Education-provided services and materials.

Emphasis was placed on technical assistance and training by the Department.

- Institutions indicated that they were satisfied with the usefulness of training and technical support provided (82%) and the in-person assistance (88%).

When direct comparisons were made between the 1995 and 1996 surveys, the Direct Loan schools in the 1996 survey (both First- and Second-Year schools) reported slightly higher satisfaction ratings than did the Direct Loan schools in the 1995 survey (First-Year schools only). Both timeliness and usefulness ratings with Department of Education-provided services and materials were higher for most of the activities in the current survey.

- For 1996 Direct Loan survey respondents, the extent of their satisfaction with timeliness was slightly higher than that for 1995 Direct Loan survey respondents in all but two administrative activities. The largest difference, 18 percent, appeared for the reconciliation guide (1996 Direct Loan schools 83% vs. 1995 Direct Loan schools 65%). The 1995 Direct Loan survey respondents were slightly more satisfied in only one activity, loan reconciliation support (1995 Direct Loan schools 79% vs. 1996 Direct Loan schools 74%).

- 1996 Direct Loan survey respondents' extent of satisfaction with usefulness was also higher than that for the 1995 Direct Loan respondents in 10 administrative activities, while the reverse was true for only 3 administrative activities. However, there was very little variance in this measure of satisfaction. Only one item, the reconciliation guide, had its rating change by more than 10 percent.

The following three questions ask about services received from the Department of Education, guarantee agencies, and lenders during the 1995-96 school year. Rate the timeliness of this support using a scale of 1 to 5, with 1 being very timely and 5 being not at all timely. Rate the usefulness of this support on a scale of 1 to 5, with 1 being very useful and 5 being not at all useful.

- Software for administration or reporting functions
- Telephone support for policy or administrative guidance
- Information of FFEL Program rules/regulations
- Training sessions
- Materials for counseling borrowers

FFEL respondents were generally satisfied with services provided by the Department of Education, guarantors, and lenders. However, FFEL schools were more satisfied with services from their guarantee agencies and lenders than they were with the same services provided by the Department of Education (see Exhibit 5 and Tables 1-22 through 1-24).

- FFEL schools were more satisfied with the usefulness of software from their lenders (80%) than from their guarantors (54%) or ED (61%).
- FFEL schools were more satisfied with the timeliness of software from their guarantors (85%) and their lenders (82%) than from ED (54%).
- For training, FFEL schools preferred their lenders and guarantors over ED, both in terms of timeliness (84% and 86% vs. 61%) and usefulness (83% and 83% vs. 66%).

Exhibit 5

FFEL Institutional Satisfaction with ED/Lender/Guarantee Agency-Provided Materials and Training

	Timeliness			Usefulness		
	ED (%)	GA (%)	Lender (%)	ED (%)	GA (%)	Lender (%)
Software for administration or reporting functions	54	85	82	61	54	80
Telephone support for policy or administrative guidance	52	88	88	67	89	88
Information of FFEL Program rules/regulations	56	86	85	70	88	86
Training sessions	61	86	84	66	83	83
Materials for counseling borrowers	65	87	96	71	87	95

When compared with the results from the 1995 Institutional Survey, the results are strikingly similar, including the continued preference of FFEL institutions for lender- and guarantor-provided services and materials over ED-provided services and materials.

Of the four administrative activities in which direct comparisons with FFEL respondents can be made for ED-provided materials (rules and regulations, telephone support for policy or administrative guidance, borrower counseling material, and training and technical support), Direct Loan respondents gave higher marks in each of the four administrative activities for both timeliness and usefulness (see Exhibit 6).

Exhibit 6

Comparison Between Direct Loan and FFEL Program Schools' Institutional Satisfaction with ED/Servicer-Provided Materials and Training

	Timeliness		Usefulness	
	DL (%)	FFEL (%)	DL (%)	FFEL (%)
Program Rules and Regulations	86	56	86	70
Telephone Support for Policy or Administrative Guidance	87	52	91	67
Borrower Counseling Material	92	65	93	71
Training and Technical Support	85	61	82	66

Institutional Satisfaction with Interactions with ED or the Servicer Relating to Loan Repayment and Consolidation

How would you describe the level of interaction between your institution and the Department of Education (or its servicer) regarding loan repayment and consolidation? For each, please indicate whether you have had extensive interaction, some interaction, very little interaction, or no interaction.

Both First- and Second-Year Direct Loan institutions had little interaction with ED or the Direct Loan Servicer for loan repayment or consolidation issues (see Exhibit 7).

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Exhibit 7

Levels of Interaction Between Schools and ED/Servicers Regarding Loan Repayment and Consolidation

	Loan Repayment			Consolidation		
	DL1 (%)	DL2 (%)	FFEL (%)	DL1 (%)	DL2 (%)	FFEL (%)
Extensive Interaction	3	2	16	3	1	5
Some Interaction	28	24	41	20	17	25
Very Little Interaction	57	37	36	55	39	47
No Interaction	12	37	8	23	43	24

The most notable difference between the two Direct Loan cohorts was found in the *no interaction* response for both administrative activities, which reflects the lag time between the introduction of the program and the time that it takes borrowers to enter repayment:

- 12 percent of First-Year Direct Loan institutions reported *no interaction* for loan repayment; 37 percent of Second-Year Direct Loan institutions reported *no interaction* for loan repayment.

- 23 percent of First-Year Direct Loan schools reported *no interaction* for consolidation; 43 percent of Second-Year Direct Loan institutions reported *no interaction* for consolidation.

FFEL respondents had more frequent interaction for both loan repayment and consolidation issues than Direct Loan respondents with the Department of Education or its servicer. This is hardly surprising, since FFEL schools have substantially more loans in repayment than the Direct Loan schools. These differences were apparent at both ends of the scale:

- 57 percent of FFEL schools reported either *extensive or some interaction* for loan repayment, compared to 27 percent of all Direct Loan schools.

- 24 percent of FFEL institutions had *no interaction* for consolidation, while 41 percent of all Direct Loan institutions reported having *no interaction*.

What types of interaction does your institution have with the Department of Education (or its servicer) pertaining to loan repayment and consolidation? (Check all that apply.)

- Refer borrowers to ED/servicer for information/materials
- Contact ED/servicer directly to obtain forms /information
- Intervene with ED/servicer at the request of borrowers

Direct Loan institutions were more likely to refer borrowers to ED for information (73%) than to contact ED directly to obtain forms/information (56%) or to intervene at the borrowers' request (42%) concerning loan repayment. Similarly, for consolidation issues, Direct Loan schools refer borrowers to ED for information (76%) more frequently than contact ED directly to obtain forms/information (48%) or to intervene at the borrowers' request (33%) (see Appendix C, pages C-7 and E-7). There was little variation in responses among Direct Loan schools in different cohorts, or among schools with different institutional characteristics.

Following the trend found in the last section, similar results were found when asking Direct Loan and FFEL schools about interaction with ED regarding specific types of communication. FFEL Program respondents intervened with ED at a higher rate than Direct Loan schools in each of the three administrative activities for loan repayment. The differences for both repayment and consolidation were most pronounced in intervening with ED/servicer at the borrowers' request. For loan repayment, FFEL respondents interacted with ED at least once 74 percent of the time, while Direct Loan respondents interacted with ED at least once only 42 percent of the time. For consolidation, FFEL respondents interacted with ED 48 percent of the time, while Direct Loan respondents interacted with ED 33 percent of the time. Although there may be many reasons for these differences, the small number of Direct Loans in repayment are certainly one reason why FFEL schools seem to be interact more with ED than do the Direct Loan schools.

How satisfied are you with the communications that you have had with the Department of Education/your FFEL Servicer(s) concerning loan repayment and consolidation? Rate the level of satisfaction using a scale of 1 to 5, with 1 being very timely and 5 being not at all timely. Rate the usefulness of this support on a scale of 1 to 5, with 1 being very useful and 5 being not at all useful.

- Loan Repayment
- In-school Direct Loan Consolidation
- Out-of-school Direct Loan Consolidation
- Consolidation (FFEL schools)

Direct Loan institutions were generally satisfied with their communications with the Department of Education with respect to loan repayment—76 percent of Direct Loan schools expressed above-average levels of satisfaction in this area. Direct Loan schools were also generally satisfied with in-school and out-of-school consolidation—54 percent expressed above-average levels of satisfaction. Similarly, FFEL institutions were

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generally satisfied with their communications with lenders and guarantors—67 percent expressed above-average satisfaction with loan repayment, and 57 percent reported above-average satisfaction with loan consolidation.

Thinking in terms of your institution's implementation of the Department of Education's guidelines regarding loan repayment and consolidation, please rate your level of satisfaction with the timeliness and clarity of the regulations. Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, please indicate your level of satisfaction with the guidelines provided for each of the following repayment options.

- Standard Repayment Plan
- Income Contingent Repayment Plan
- Extended Repayment Plan
- Graduated Repayment Plan
- In-school Direct Loan Consolidation
- Out-of-school Direct Loan Consolidation
- In-school FFEL Consolidation
- Out-of-school FFEL Consolidation

Overall, Direct Loan institutions were very satisfied with the timeliness and clarity of the Department of Education's guidelines for the four types of repayment plans (standard, income-contingent, extended, and graduated), and slightly less satisfied with the timeliness and clarity of the regulations associated with loan consolidation.

Among the four types of repayment plans, the percent of institutions giving above-average satisfaction ratings ranged from 87 to 89 percent for timeliness of the Department's guidelines, and between 78 and 89 percent for clarity. However, for the timeliness and clarity of the regulations associated with loan consolidation, satisfaction ratings ranged from 63 to 71 percent for timeliness, and between 64 and 70 percent for clarity (Table 1-25 and 1-26). Furthermore, there were no significant differences between Direct Loan institutions of different cohorts or by different institutional characteristics.

Level of Interaction with ED's Regional Offices Among Direct Loan Institutions

Were the contacts with the account managers in the Regional Office initiated by your institution, the Regional Office, or both?

To address the increased number of Direct Loan schools that entered the program in 1995-96, ED developed the Regional Office Account Manager system. Account Managers provide technical assistance and training to the schools, while on-site or over the telephone, as their principal activity. They often serve as a liaison among the school, Servicer, and Software Contractor in solving technical problems.

The majority of Direct Lending respondents indicated that contact with the Regional Office was initiated by both the institution and the Regional Office (72%).

- First-Year Direct Loan institutions were slightly more likely to have initiated contact with Regional Offices (15%) than Second-Year Direct Loan institutions were (8%).
- Conversely, First-Year Direct Loan schools were slightly less likely to have received contact from the Regional Office (15%) than Second-Year Direct Loan institutions (20%).
- Proprietary schools were much more likely to have had the Regional Office contact them (32%) than any other type/control reported (range from 0% to 13%).

Most Direct Loan schools indicated that they had some interaction with their Regional Offices (64%). The rest of the schools were split between having extensive interaction and very little interaction (both 18%). No significant differences in the level of interaction were found between First- and Second-Year Direct Loan institutions or by institutional type and control.

The following table lists possible reasons for contact with the Department of Educations's Regional Office. Please indicate whether you have had any contact with the Regional Office for the specified reasons by writing Y (yes) or N (no). Rate the timeliness and usefulness of the support/training you received in meeting your needs on a scale of 1 to 5, with 1 being very useful and 5 being not at all useful.

- Training received at the Regional Office
- On-site training/guidance delivered by account managers
- Questions/issues regarding computer systems design or implementation
- Questions/issues regarding loan origination
- Computer-related reconciliation issues
- Accounting-related reconciliation issues
- Questions regarding Direct Loan policy
- Questions/issues regarding disbursement and/or refunding of excess funds to borrowers
- Entrance/exit counseling issues
- Requests for ED-provided materials
- Questions regarding sources of contact for specific questions
- Other

Direct Loan institutions contacted the Regional Offices most often for:

- **Questions regarding Direct Loan policy (66%);**
- **Questions regarding sources of contact for specific questions (64%);**
- **Requests for ED-provided material (63%); and**
- **Training received at the Regional Office (58%).**

Schools contacted the Regional Office least for:

- **Entrance/Exit counseling issues (21%); and**
- **Accounting-related reconciliation issues (42%).**

The response rates for all other administrative activities were between 50 and 60 percent.

There were significant differences between First-Year Direct Loan respondents and Second-Year Direct Loan respondents' communication with the Regional Office for two activities:

- Computer-related reconciliation issues (First-Year Direct Loan institutions—69%, Second-Year Direct Loan institutions—50%); and

- Accounting-related reconciliation issues (First-Year Direct Loan institutions—64%, Second-Year Direct Loan institutions—38%).

Second-Year Direct Loan institutions had substantially more contact in one activity: request for ED-provided materials (Second-Year Direct Loan institutions, 66%; First-Year Direct Loan institutions, 47%).

Overall, proprietary schools were somewhat less likely to contact the Regional Office than public and private schools, particularly for training received at the Regional Office, questions/issues regarding loan origination, and computer-related reconciliation issues.

The majority of respondents were satisfied with the services provided by the Regional Offices (Table 1-28). The above-average satisfaction ratings for timeliness ranged from 94 percent to 83 percent. The above-average satisfaction ratings for usefulness ranged from 96 percent to 78 percent. The following above-average satisfaction ratings with timeliness were reported:

- 93 percent for on-site training/guidance delivered by account managers;
- 92 percent for questions/issues regarding loan origination;
- 85 percent for computer-related reconciliation issues;
- 86 percent for accounting-related reconciliation issues; and
- 92 percent for questions/issues regarding disbursement and/or refunding of excess funds to borrowers.

The following above average satisfaction ratings with usefulness were reported:

- 80 percent for On-site training/guidance delivered by account managers;
- 93 percent for Questions/issues regarding loan origination;
- 81 percent for Computer-related reconciliation issues; and
- 79 percent for Accounting-related reconciliation issues.

There were no significant differences by type and control of institution.

Current vs. Prior Satisfaction with the Level of Communication and Support Provided by ED and FFEL Program Loan Servicers

First-Year Direct Loan respondents were asked to compare their current level of satisfaction with the overall level of communication and support provided by the Department of Education with that provided during the 1994-95 academic year. Likewise, FFEL respondents were asked to compare their current level of satisfaction with the communication provided by their servicer(s) with that provided during the 1994-95 academic year. In both programs, there was a substantial increase in satisfaction from the 1994-95 academic year to the 1995-96 academic

year. Approximately 40 percent of Direct Loan respondents indicated that the overall level of communication and support currently provided by the Department of Education is better than that provided during the 1994-95 academic year. This compares to roughly 38 percent of FFEL respondents who indicated that the overall level of communication and support currently provided by their servicer(s) is better than that provided last year (Table 1-29).

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Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1995-96

Volume Two — Technical Appendices

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A Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs Academic Year 1995-96

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Table 1-1: Overall Level of Satisfaction by Loan Program

Level of Satisfaction	Loan Program			
	Direct Loan Institutions			FFEL Institutions (%)
	First-Year (%)	Second-Year (%)	Combined (%)	
Very Satisfied	60.1	43.4	45.3	36.9
2	27.3	39.1	37.8	41.9
3	6.1	12.3	11.6	16.0
4	5.7	2.0	2.4	4.2
Very Dissatisfied	0.9	3.2	3.0	1.1

Table 1-2: Current vs. Prior Satisfaction by Loan Program

Level of Satisfaction	Loan Program	
	Direct Loan Institutions	FFEL Institutions (%)
	First-Year (%)	
Increased	58.9	36.1
Decreased	5.7	3.1
Remained the same	35.4	60.8

Table 1-3: Satisfaction with the FFEL Program among Second-Year Direct Loan Institutions

Level of Satisfaction	Second-Year Direct Loan Institutions (%)
Very Satisfied	27.7
2	26.2
3	27.1
4	15.7
Very Dissatisfied	3.4

Table 1-4: Perceived Attributes of the Direct Loan Program

Most Important Benefits of Direct Loan Program	Direct Loan Institutions	
	First-Year (%)	Second-Year (%)
Able to serve borrowers better	88.6	68.7
Simpler to administer than FFEL	52.9	42.2
Cost savings to taxpayers and the Federal Government	21.2	13.5
Funds availability more predictable than from lending institutions or guarantee agencies	43.0	38.8
Flexible repayment options for borrowers	34.7	31.5
Loan application process is entirely under institutional control	68.9	50.2
Institutions receive administrative allowance for originating loans	15.4	5.4
Key administrators at your institution favor it	NA	21.7
Important to external supporters (e.g. Board, funders, etc.)	NA	1.9
Other	3.9	7.1

Table 1-5: Perceived Attributes of the FFEL Program

Most Important Benefits of FFEL Program	(%)
Able to serve borrowers well through FFEL	73.0
Familiarity with administration of FFEL	44.6
FFEL appears simpler to administer than Direct Loan	23.5
Ability to continue to offer students a choice of loan sources	47.9
Confident of the viability of the FFEL Program	40.6
Not required to originate loan	32.1
FFEL loan application processing is not responsibility of institution	28.5
Ability to maintain relationships with lenders and guarantee agencies	36.7
Other	6.2

Table 1-6: Perceived Limitations of the Direct Loan Program

Areas of Unmet Expectations	First-Year (%)
Able to serve borrowers better	18.7
Simpler to administer than FFEL	23.4
Cost savings to taxpayers and the Federal Government	10.5
Funds availability more predictable than from lending institutions or guarantee agencies	17.3
Flexible repayment options for borrowers	10.2
Loan application process is entirely under institutional control	14.8
Institutions receive administrative allowance for originating loans	12.2
Other	10.7

Table 1-7: Perceived Limitations of the FFEL Program

Areas of Unmet Expectations	(%)
Able to serve borrowers well through FFEL	21.6
Familiarity with administration of FFEL	20.0
FFEL appears to be simpler to administer than Direct Loan	18.6
Ability to continue to offer students a choice of loan sources	20.5
Confident of the viability of the FFEL Program	40.6
Not required to originate loan	15.9
FFEL loan application processing is not responsibility of institution	14.2
Ability to maintain relationships with lenders and guarantee agencies	21.0
Other	4.0

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Table 1-8: Factors Influencing the Decision to Phase in the Direct Loan Program

Second-Year Direct Loan Institutions

Factors	Very Important (%)	Somewhat Important (%)	Not At All Important (%)
Did not want to confuse borrowers who already had FFEL loans	62.8	21.6	15.5
Wanted to delay full commitment until the Department has gained experience with the new program	41.3	40.7	18.0
Wanted to learn how to implement the program on a small group before committing the entire institution	52.5	28.7	18.8
Wanted to maintain relationships with lender(s) and/or guarantor(s)	53.9	32.0	14.1
Wanted to keep professional students in the FFEL Program	18.7	19.4	61.9
Other	91.8	8.3	0.0

Table 1-9: Factors Influencing the Decision to Offer Only Direct Loans

Second-Year Direct Loan Institutions

Factors	Very Important (%)	Somewhat Important (%)	Not At All Important (%)
Did not want to confuse borrowers offering two loan programs	73.1	19.4	7.5
Did not want the complexity of administering two programs simultaneously	81.3	15.8	2.9
Did not want to continue to administer the FFEL Program	34.3	36.5	29.2
Wanted to avoid uncertainty over obtaining loans through lenders under FFEL	32.8	33.1	34.1
Other	89.5	8.5	2.0

Table 1-10: Ease of Implementation of Activities Associated with the Direct Loan Program

Second Year Direct Loan Institutions

Activity	Ease of Implementation		
	Easy (%)	Moderate (%)	Difficult (%)
Installation of government-provided software into your institution's own computer system	41.7	49.4	8.9
Development and conduct of internal staff training	32.3	61.9	5.9
Development of procedures/materials to counsel borrowers	69.5	29.0	1.5
Development of institutional procedures for processing loan applications and ensuring loan origination	37.3	54.0	8.7
Development of loan disbursement procedures	50.3	38.6	11.1
Development of promissory note review and transmittal procedures	52.3	42.7	5.1
Development of internal record keeping and procedures for reporting to Direct Loan System	28.1	58.6	13.3
Development of institutional cash management procedures	36.3	53.1	10.6
Development of reconciliation procedures at your institution	24.7	52.6	22.8
Other processes or activities	26.7	38.1	35.2

Table 1-11: Institutional Satisfaction with Loan Program Administration Activities by Loan Program

Activity	Level of Satisfaction	Loan Program			
		Direct Loan Institutions			
		First-Year (%)	Second-Year (%)	Combined (%)	FFEL Institutions (%)
Keeping up with regulations	Very Satisfied	59.0	39.5	41.7	26.1
	Somewhat Satisfied	35.5	53.2	51.3	55.9
	Somewhat Dissatisfied	3.6	7.2	6.8	14.0
	Very Dissatisfied	1.9	0.2	0.4	4.0
Answering general questions about loans and financial aid	Very Satisfied	66.1	66.2	66.2	49.8
	Somewhat Satisfied	30.5	33.0	32.7	46.0
	Somewhat Dissatisfied	1.5	0.8	0.9	3.5
	Very Dissatisfied	1.9	0.0	0.2	0.8
Counseling borrowers while in school	Very Satisfied	71.9	69.0	69.3	50.0
	Somewhat Satisfied	22.7	28.7	28.0	43.2
	Somewhat Dissatisfied	3.4	2.3	2.4	6.3
	Very Dissatisfied	2.0	0.0	0.2	0.5
Helping students with loans after they have left school	Very Satisfied	47.9	52.7	52.0	25.1
	Somewhat Satisfied	35.4	38.6	38.1	50.6
	Somewhat Dissatisfied	12.3	7.4	8.1	20.7
	Very Dissatisfied	4.5	1.3	1.8	3.6
Processing origination records/loan applications	Very Satisfied	75.5	66.8	67.8	51.4
	Somewhat Satisfied	22.5	26.5	26.0	41.9
	Somewhat Dissatisfied	0.0	6.6	5.8	5.7
	Very Dissatisfied	2.0	0.2	0.4	1.1
Processing promissory notes	Very Satisfied	82.7	74.5	75.5	NA
	Somewhat Satisfied	11.3	20.7	19.6	
	Somewhat Dissatisfied	4.0	3.5	3.6	
	Very Dissatisfied	2.0	1.3	1.4	
Securing signatures on promissory notes	Very Satisfied	78.1	64.2	65.7	NA
	Somewhat Satisfied	14.8	31.8	29.9	
	Somewhat Dissatisfied	5.1	3.9	4.0	
	Very Dissatisfied	2.0	0.1	0.4	
Requesting and receipt of loan funds	Very Satisfied	80.5	66.7	68.3	54.7
	Somewhat Satisfied	15.0	28.2	26.7	39.9
	Somewhat Dissatisfied	1.0	2.9	2.7	4.6
	Very Dissatisfied	3.6	2.2	2.4	0.9
Disbursement of loan funds	Very Satisfied	66.8	64.5	64.8	44.4
	Somewhat Satisfied	26.0	29.7	29.2	44.4
	Somewhat Dissatisfied	3.9	4.3	4.2	9.5
	Very Dissatisfied	3.4	1.6	1.8	1.7
Refunding excess loan funds to borrowers	Very Satisfied	66.6	53.4	53.8	39.8
	Somewhat Satisfied	33.5	39.7	39.5	45.8
	Somewhat Dissatisfied	0.0	5.8	5.6	11.0
	Very Dissatisfied	0.0	1.4	1.1	3.3
Financial monitoring and reporting	Very Satisfied	46.9	34.1	35.8	31.8
	Somewhat Satisfied	38.0	52.9	51.0	54.3
	Somewhat Dissatisfied	9.1	11.1	10.9	11.1
	Very Dissatisfied	6.0	1.9	2.4	2.8
Record keeping and reporting of student information	Very Satisfied	17.7	25.8	24.7	28.1
	Somewhat Satisfied	52.4	46.7	47.4	47.8
	Somewhat Dissatisfied	21.6	23.5	23.3	19.4
	Very Dissatisfied	8.3	4.1	4.6	4.7
Other	Very Satisfied	22.5	33.7	31.7	25.9
	Somewhat Satisfied	0.0	3.6	3.0	35.9
	Somewhat Dissatisfied	59.5	36.8	41.0	19.9
	Very Dissatisfied	18.0	25.9	24.4	18.5

Table 1-12: Current vs. Prior Satisfaction with Administrative Activities by Loan Program

First-Year Direct Loan vs. FFEL Institutions

Level of Satisfaction	Loan Program	
	First-Year (%)	FFEL Institutions (%)
Better than 94/95	72.6	39.7
Worse than 94/95	4.3	4.3
About the same	23.1	56.0

Table 1-13: Level of Effort Associated with Loan Program Administration by Loan Program

Level of Effort	Loan Program			
	Direct Loan Institutions			
	First-Year (%)	Second-Year (%)	Combined (%)	FFEL Institutions (%)
Very Easy	18.6	13.4	14.0	7.8
Relatively Easy	20.2	46.9	46.2	28.8
Moderate Effort	31.3	24.3	25.1	30.5
Relatively Labor Intensive	7.1	13.2	12.5	27.9
Very Labor Intensive	2.9	2.2	2.2	5.1

Table 1-14: Level of Change in Resources Needed for Program Administration by Loan Program

Resource	Level of Effort	Loan Program			
		Direct Loan Institutions			
		First-Year (%)	Second-Year (%)	Combined (%)	FFEL Institutions (%)
Number of staff positions related to financial aid	Significant decrease	2.4	0.8	1.0	3.7
	Small decrease	11.4	4.1	4.9	3.6
	No change	74.0	77.7	77.3	78.1
	Small increase	12.2	15.7	15.3	11.5
	Significant increase	0.0	1.7	1.5	3.1
Number of staff positions in Accounting or Business Office	Significant decrease	3.4	0.0	0.4	1.4
	Small decrease	8.2	5.3	5.6	3.3
	No change	80.8	86.3	85.7	85.2
	Small increase	6.6	7.3	7.2	8.3
	Significant increase	1.0	1.1	1.1	1.8
Number of staff used for technical support	Significant decrease	0.0	0.6	0.5	1.8
	Small decrease	2.0	3.0	2.9	2.6
	No change	67.0	70.8	70.4	82.4
	Small increase	21.8	21.8	21.8	11.0
	Significant increase	9.3	3.7	4.4	2.3
Number of hours current staff work	Significant decrease	5.0	1.4	1.8	0.8
	Small decrease	10.1	6.5	6.9	3.7
	No change	62.7	60.7	61.0	63.4
	Small increase	16.1	22.9	22.1	23.6
	Significant increase	6.1	8.5	8.2	8.4
Equipment/computers	Significant decrease	2.4	0.1	0.4	0.9
	Small decrease	5.2	0.9	1.4	1.3
	No change	32.7	35.4	35.1	46.6
	Small increase	32.5	33.7	35.6	33.8
	Significant increase	27.3	30.0	29.6	17.5
Supplies	Significant decrease	4.2	1.0	1.3	1.2
	Small decrease	3.9	5.6	5.4	5.1
	No change	57.5	48.1	49.2	63.2
	Small increase	26.2	35.0	34.0	23.7
	Significant increase	8.2	10.3	10.1	6.8
Funds for training	Significant decrease	2.4	0.1	0.4	2.4
	Small decrease	5.2	0.3	0.9	4.6
	No change	65.0	60.1	60.7	73.8
	Small increase	24.4	33.3	32.3	15.9
	Significant increase	3.0	6.2	5.8	3.3
Funds for staff travel	Significant decrease	2.4	0.9	1.1	3.5
	Small decrease	2.4	0.4	0.6	5.9
	No change	61.4	53.9	54.8	71.6
	Small increase	30.7	35.3	34.7	15.3
	Significant increase	3.0	9.5	8.8	3.8
Development/modification of computer programs/procedures	Significant decrease	1.0	1.1	1.1	1.1
	Small decrease	3.0	0.3	0.6	2.7
	No change	31.6	33.1	32.9	42.6
	Small increase	38.5	40.2	40.0	35.0
	Significant increase	26.0	25.3	25.4	18.6
Other	Significant decrease	16.8	1.4	2.6	4.4
	Small decrease	0.0	0.0	0.0	1.5
	No change	49.4	76.4	74.4	63.0
	Small increase	0.0	7.8	7.2	5.8
	Significant increase	33.8	14.4	15.8	28.4

Table 1-15: Change in Level of Effort Involved in Administering Aspects of FFEL Program Since Implementation of Direct Lending

Second-Year Direct Loan Institutions

Aspects of FFEL Program	Change in Level of Effort		
	Improved (%)	No Change (%)	Worsened (%)
Student access to loans	17.6	80.3	2.1
Ease of administration of FFEL	29.9	66.3	3.8
Service from banks/guarantee agencies	37.8	58.4	3.8
Service from loan servicers/collection agencies	26.6	67.0	6.4
Service from you third party or privately contracted servicers	25.3	69.6	5.2

Table 1-16: Changes in Staffing Resources Resulting from Implementation of the Direct Loan Program

Staff Changes	First-Year (%)	Second-Year (%)
Staff have been shifted to work on different financial aid functions	71.3	53.3
Staff have been freed to work on other activities outside of financial aid	12.8	8.3
Staff have been released to other departments or let go	6.5	1.4
Staff are working extra hours to accommodate the added activities	17.9	28.6
Extra staff have been hired at the institution to accommodate the added activities	7.6	13.4

Table 1-17: Change in Workload Required to Administer the Direct Loan Program

Administrative Function	Level of Change	First-Year (%)	Second-Year (%)
Advising students on status of loans	Decrease	36.1	23.4
	No Change	42.4	55.0
	Increase	21.5	21.7
Counseling borrowers on Direct Loan	Decrease	14.6	5.1
	No Change	62.5	61.2
	Increase	22.9	33.7
Processing loan applications creating origination records	Decrease	30.2	26.3
	No Change	46.7	20.8
	Increase	23.1	52.9
Requesting and receipt of loan funds by institution	Decrease	34.8	22.3
	No Change	37.0	28.3
	Increase	28.2	49.4
Disbursing loan funds to students	Decrease	29.6	31.9
	No Change	40.0	35.9
	Increase	30.4	32.2
Enrollment verification	Decrease	11.5	5.7
	No Change	53.7	71.8
	Increase	34.8	22.5
Cash management	Decrease	20.2	13.3
	No Change	44.4	42.2
	Increase	35.4	44.5
Reconciliation	Decrease	13.2	5.4
	No Change	19.7	26.7
	Increase	67.2	68.0
Record keeping and reporting	Decrease	20.0	11.1
	No Change	38.4	43.6
	Increase	41.7	45.3
Training Financial Aid staff	Decrease	13.5	1.8
	No Change	41.2	25.8
	Increase	45.3	72.4
Other	Decrease	22.8	8.5
	No Change	21.6	67.0
	Increase	55.6	24.5
Overall level of change in workload	Decrease	31.1	20.0
	No Change	33.8	26.6
	Increase	35.2	53.4

Table 1-18: Satisfaction with the Department of Education's Interactions During Implementation of the Direct Loan Program

Level of Satisfaction	First-Year (%)	Second-Year (%)
Very Satisfied	54.4	42.2
2	22.7	37.7
3	14.5	15.0
4	5.5	3.8
Very Dissatisfied	3.0	1.2

Table 1-19: Timeliness / Usefulness of ED-Provided Materials and Training by Loan Program First-Year Direct Loan Institutions

ED-Provided Materials/Training	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Direct Loan Program rules and regulations	Very Timely 2 3 4 Not At All Timely	50.9 35.3 13.8 0.0 0.0	Very Useful 2 3 4 Not At All Useful	67.1 23.9 9.0 0.0 0.0
Telephone support for policy or administrative guidance	Very Timely 2 3 4 Not At All Timely	56.0 25.6 13.8 3.6 1.0	Very Useful 2 3 4 Not At All Useful	68.8 18.7 8.3 3.2 1.0
Direct Loan Users Guide	Very Timely 2 3 4 Not At All Timely	58.0 22.3 14.7 4.0 1.0	Very Useful 2 3 4 Not At All Useful	52.6 27.6 10.7 9.1 0.0
In-person assistance	Very Timely 2 3 4 Not At All Timely	60.0 22.0 11.7 6.2 0.0	Very Useful 2 3 4 Not At All Useful	71.1 20.9 8.1 0.0 0.0
Borrower counseling materials	Very Timely 2 3 4 Not At All Timely	69.2 14.1 13.7 2.1 1.0	Very Useful 2 3 4 Not At All Useful	74.1 15.0 8.9 1.0 1.0
Training materials for counselors	Very Timely 2 3 4 Not At All Timely	69.4 16.6 10.2 3.7 0.0	Very Useful 2 3 4 Not At All Useful	64.3 19.5 15.0 1.2 0.0
Entrance exit counseling videos	Very Timely 2 3 4 Not At All Timely	65.4 19.4 12.7 2.5 0.0	Very Useful 2 3 4 Not At All Useful	61.6 13.0 21.0 0.0 4.4

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Table 1-19 continued

Pre-printed promissory notes	Very Timely	79.1	Very Useful	87.9
	2	14.7	2	6.0
	3	6.2	3	4.8
	4	0.0	4	1.3
	Not At All Timely	0.0	Not At All Useful	0.0
Reconciliation guide	Very Timely	39.6	Very Useful	41.0
	2	24.6	2	25.2
	3	22.1	3	23.4
	4	7.2	4	6.7
	Not At All Timely	6.5	Not At All Useful	3.7
Consolidation booklet	Very Timely	49.1	Very Useful	53.3
	2	24.9	2	29.0
	3	18.2	3	11.5
	4	4.6	4	1.6
	Not At All Timely	3.2	Not At All Useful	4.7
Loan origination support	Very Timely	71.1	Very Useful	68.3
	2	19.2	2	22.1
	3	9.6	3	9.6
	4	0.0	4	0.0
	Not At All Timely	0.0	Not At All Useful	0.0
Loan reconciliation support	Very Timely	48.0	Very Useful	44.4
	2	30.7	2	36.7
	3	14.7	3	11.2
	4	1.2	4	2.7
	Not At All Timely	5.4	Not At All Useful	5.1
Training and technical support	Very Timely	53.9	Very Useful	55.5
	2	26.3	2	27.5
	3	17.3	3	15.6
	4	0.0	4	0.0
	Not At All Timely	2.4	Not At All Useful	1.4
Video conferences	Very Timely	56.3	Very Useful	44.1
	2	21.1	2	21.3
	3	18.2	3	26.6
	4	4.4	4	4.5
	Not At All Timely	0.0	Not At All Useful	3.6
Other servicing support	Very Timely	64.9	Very Useful	80.2
	2	15.3	2	0.0
	3	0.0	3	0.0
	4	0.0	4	0.0
	Not At All Timely	19.8	Not At All Useful	19.8

Table 1-20: Timeliness / Usefulness of ED-Provided Materials and Training by Loan Program

Second-Year Direct Loan Institutions

ED-Provided Materials/Training	Timeliness		Usefulness	
	Rating	(%)	Rating	(%)
Direct Loan Program rules and regulations	Very Timely	57.5	Very Useful	58.5
	2	28.6	2	27.3
	3	9.4	3	10.4
	4	2.2	4	2.0
	Not At All Timely	2.3	Not At All Useful	1.7
Telephone support for policy or administrative guidance	Very Timely	58.8	Very Useful	65.5
	2	28.9	2	26.1
	3	8.4	3	5.2
	4	2.5	4	1.7
	Not At All Timely	1.3	Not At All Useful	1.5
Direct Loan Users Guide	Very Timely	62.5	Very Useful	53.7
	2	25.9	2	27.0
	3	7.3	3	12.5
	4	2.5	4	3.2
	Not At All Timely	1.9	Not At All Useful	3.6
In-person assistance	Very Timely	66.5	Very Useful	64.5
	2	21.3	2	22.5
	3	6.1	3	7.9
	4	2.8	4	1.4
	Not At All Timely	3.2	Not At All Useful	3.6
Borrower counseling materials	Very Timely	73.8	Very Useful	81.9
	2	19.0	2	11.9
	3	2.6	3	3.4
	4	2.9	4	0.4
	Not At All Timely	1.6	Not At All Useful	2.0
Training materials for counselors	Very Timely	70.9	Very Useful	66.1
	2	22.0	2	23.7
	3	3.9	3	6.1
	4	1.7	4	1.4
	Not At All Timely	1.5	Not At All Useful	2.7
Entrance/exit counseling videos	Very Timely	71.9	Very Useful	62.7
	2	18.4	2	12.2
	3	5.0	3	14.4
	4	1.5	4	5.2
	Not At All Timely	3.3	Not At All Useful	5.5
Pre-printed promissory notes	Very Timely	81.9	Very Useful	89.2
	2	11.5	2	5.9
	3	2.7	3	1.6
	4	0.4	4	1.4
	Not At All Timely	3.6	Not At All Useful	1.9
Reconciliation guide	Very Timely	60.0	Very Useful	46.3
	2	23.4	2	31.1
	3	11.1	3	15.2
	4	2.0	4	3.7
	Not At All Timely	3.5	Not At All Useful	3.7
Consolidation booklet	Very Timely	67.3	Very Useful	69.3
	2	20.4	2	19.2
	3	5.8	3	8.5
	4	1.8	4	0.5
	Not At All Timely	4.7	Not At All Useful	2.5

Table 1-20 continued

Loan origination support	Very Timely	67.0	Very Useful	71.6
	2	25.2	2	19.4
	3	5.4	3	6.3
	4	1.1	4	1.3
	Not At All Timely	1.3	Not At All Useful	1.3
Loan reconciliation support	Very Timely	54.2	Very Useful	55.9
	2	28.4	2	29.9
	3	11.7	3	8.0
	4	3.3	4	3.7
	Not At All Timely	2.4	Not At All Useful	2.5
Training and technical support	Very Timely	53.7	Very Useful	52.1
	2	31.4	2	29.9
	3	9.3	3	11.2
	4	4.1	4	4.8
	Not At All Timely	1.5	Not At All Useful	2.0
Video conferences	Very Timely	50.1	Very Useful	38.9
	2	31.1	2	31.7
	3	11.1	3	20.0
	4	5.3	4	4.8
	Not At All Timely	2.5	Not At All Useful	4.7
Other servicing support	Very Timely	63.6	Very Useful	63.5
	2	6.4	2	17.3
	3	0.0	3	6.4
	4	16.0	4	0.0
	Not At All Timely	14.0	Not At All Useful	12.8

Table 1-21: Timeliness / Usefulness of ED-Provided Materials and Training by Loan Program

FFEL Institutions

ED-Provided Materials/Training	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Software for administration or reporting functions	Very Timely	24.7	Very Useful	31.7
	2	28.9	2	29.2
	3	32.4	3	22.5
	4	8.6	4	10.2
	Not At All Timely	5.4	Not At All Useful	6.5
Telephone support	Very Timely	24.9	Very Useful	38.3
	2	27.4	2	28.2
	3	27.6	3	19.9
	4	11.9	4	9.1
	Not At All Timely	8.3	Not At All Useful	4.4
Information on FFEL Program rules/regulations	Very Timely	23.8	Very Useful	36.5
	2	32.1	2	33.1
	3	30.0	3	21.4
	4	10.3	4	6.9
	Not At All Timely	3.8	Not At All Useful	2.0
Training sessions	Very Timely	29.5	Very Useful	33.6
	2	31.3	2	32.1
	3	26.5	3	21.9
	4	8.8	4	9.4
	Not At All Timely	3.9	Not At All Useful	3.1
Materials for counseling borrowers	Very Timely	37.3	Very Useful	41.6
	2	28.0	2	29.4
	3	22.7	3	18.2
	4	7.6	4	6.5
	Not At All Timely	4.5	Not At All Useful	4.3
Other	Very Timely	37.5	Very Useful	50.0
	2	25.5	2	31.2
	3	17.0	3	5.8
	4	9.8	4	1.4
	Not At All Timely	10.2	Not At All Useful	11.6

Table 1-22: Timeliness / Usefulness of Lender-Provided Materials and Training

FFEL Institutions

Lender-Provided Materials/Training	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Software for administration or reporting functions	Very Timely	53.8	Very Useful	56.1
	2	28.5	2	24.0
	3	12.2	3	12.9
	4	2.5	4	2.9
	Not At All Timely	3.0	Not At All Useful	4.1
Telephone support	Very Timely	62.2	Very Useful	64.8
	2	25.7	2	22.9
	3	6.4	3	6.1
	4	3.4	4	3.7
	Not At All Timely	2.4	Not At All Useful	2.4
Information on FFEL Program rules/regulations	Very Timely	54.1	Very Useful	56.9
	2	31.3	2	28.9
	3	11.3	3	10.3
	4	1.9	4	1.9
	Not At All Timely	1.5	Not At All Useful	1.9
Training sessions	Very Timely	53.3	Very Useful	55.4
	2	30.6	2	28.0
	3	13.0	3	11.9
	4	1.2	4	2.2
	Not At All Timely	2.0	Not At All Useful	2.5
Materials for counseling borrowers	Very Timely	16.5	Very Useful	65.6
	2	23.7	2	20.6
	3	6.6	3	6.3
	4	2.5	4	2.7
	Not At All Timely	2.7	Not At All Useful	2.8
Other	Very Timely	90.9	Very Useful	89.5
	2	5.2	2	5.5
	3	1.3	3	2.2
	4	0.0	4	0.0
	Not At All Timely	2.7	Not At All Useful	2.8

Table I-23: Timeliness / Usefulness of Guarantee Agency-Provided Materials and Training

FFEL Institutions

Guarantee Agency-Provided Materials/Training	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Software for administration or reporting functions	Very Timely	58.8	Very Useful	56.1
	2	26.6	2	24.0
	3	8.9	3	12.9
	4	3.4	4	2.9
	Not At All Timely	2.3	Not At All Useful	4.1
Telephone support	Very Timely	64.2	Very Useful	64.8
	2	23.6	2	22.9
	3	7.5	3	6.1
	4	2.4	4	3.7
	Not At All Timely	2.3	Not At All Useful	2.4
Information on FFEL Program rules/regulations	Very Timely	58.2	Very Useful	56.9
	2	28.2	2	28.9
	3	9.8	3	10.3
	4	1.9	4	1.9
	Not At All Timely	2.0	Not At All Useful	1.9
Training sessions	Very Timely	57.4	Very Useful	59.2
	2	28.4	2	24.7
	3	9.2	3	10.8
	4	2.7	4	3.1
	Not At All Timely	2.3	Not At All Useful	2.3
Materials for counseling borrowers	Very Timely	63.3	Very Useful	65.6
	2	24.2	2	20.6
	3	8.4	3	6.3
	4	2.0	4	2.7
	Not At All Timely	2.2	Not At All Useful	2.8
Other	Very Timely	72.9	Very Useful	89.5
	2	20.5	2	5.5
	3	3.7	3	2.2
	4	1.9	4	0.0
	Not At All Timely	1.0	Not At All Useful	2.8

Table 1-24: Level of Satisfaction with ED / Servicer Communications Regarding Loan Repayment and Consolidation by Loan Program

Activity	Level of Satisfaction	Loan Program			
		Direct Loan Institutions			FFEL Institutions (%)
		First-Year (%)	Second-Year (%)	Combined (%)	
Loan repayment	Very Satisfied	47.1	30.8	33.4	28.0
	2	33.0	43.8	42.1	39.5
	3	15.0	21.4	20.3	23.8
	4	1.4	3.2	2.9	7.5
	Very Dissatisfied	3.5	0.9	1.3	1.2
Consolidation	Very Satisfied				22.5
	2				35.0
	3	NA	NA	NA	33.8
	4				7.3
	Very Dissatisfied				1.4
In-school Direct Loan consolidation	Very Satisfied	27.4	20.2	21.4	
	2	35.8	31.9	32.5	
	3	24.7	26.7	26.3	NA
	4	1.7	11.1	9.5	
	Very Dissatisfied	10.4	10.1	10.2	
Out-of-school Direct Loan consolidation	Very Satisfied	30.8	23.2	24.5	
	2	35.4	39.3	38.6	
	3	25.5	24.6	24.7	NA
	4	5.7	8.1	7.7	
	Very Dissatisfied	2.6	4.9	4.5	

Table 1-25: Timeliness / Clarity of ED's Loan Repayment and Consolidation Guidelines by Loan Program

First-Year Direct Loan Institutions

Loan Repayment Options / Type of Consolidation	Timeliness		Clarity	
	Scale	(%)	Scale	(%)
Standard repayment plan	Very Timely	62.4	Very Clear	64.7
	2	29.1	2	25.7
	3	4.3	3	5.4
	4	3.2	4	3.1
	Not At All Timely	1.0	Not At All Clear	1.0
Income contingent repayment plan	Very Timely	56.2	Very Clear	47.2
	2	31.3	2	28.1
	3	5.9	3	16.5
	4	4.5	4	6.1
	Not At All Timely	2.2	Not At All Clear	2.2
Extended repayment plan	Very Timely	63.7	Very Clear	57.8
	2	26.1	2	29.8
	3	5.8	3	8.1
	4	3.3	4	3.3
	Not At All Timely	1.1	Not At All Clear	1.1
Graduated repayment plan	Very Timely	60.0	Very Clear	54.6
	2	29.8	2	27.4
	3	5.8	3	12.6
	4	3.3	4	4.4
	Not At All Timely	1.1	Not At All Clear	1.1
In-school Direct Loan consolidation	Ver Very Timely	38.2	Very Clear	36.3
	2	25.8	2	32.6
	3	16.2	3	15.0
	4	10.3	4	6.2
	Not At All Timely	9.5	Not At All Clear	9.9
Out-of-school Direct Loan consolidation	Very Timely	39.2	Very Clear	38.2
	2	35.3	2	31.4
	3	13.5	3	19.7
	4	10.6	4	9.3
	Not At All Timely	1.4	Not At All Clear	1.5
In-school FFEL consolidation	Very Timely	39.7	Very Clear	33.3
	2	30.6	2	34.9
	3	18.7	3	20.2
	4	6.8	4	7.1
	Not At All Timely	4.2	Not At All Clear	4.4
Out-of-school consolidation	Very Timely	35.7	Very Clear	33.4
	2	31.5	2	30.6
	3	22.6	3	25.5
	4	8.6	4	7.0
	Not At All Timely	1.7	Not At All Clear	3.5

Table 1-26: Timeliness / Clarity of ED's Loan Repayment and Consolidation Guidelines by Loan Program

Second-Year Direct Loan Institutions

Loan Repayment Options / Type of Consolidation	Timeliness		Clarity	
	Scale	(%)	Scale	(%)
Standard repayment plan	Very Timely	64.6	Very Clear	64.8
	2	24.6	2	24.3
	3	7.4	3	7.9
	4	3.3	4	2.9
	Not At All Timely	0.2	Not At All Clear	0.2
Income contingent repayment plan	Very Timely	60.2	Very Clear	53.5
	2	27.2	2	24.7
	3	9.5	3	15.1
	4	2.5	4	5.1
	Not At All Timely	0.6	Not At All Clear	1.6
Extended repayment plan	Very Timely	62.6	Very Clear	59.7
	2	23.7	2	24.1
	3	11.0	3	12.4
	4	2.5	4	3.6
	Not At All Timely	0.2	Not At All Clear	0.2
Graduated repayment plan	Very Timely	62.5	Very Clear	58.8
	2	24.9	2	23.5
	3	9.0	3	13.5
	4	3.5	4	4.1
	Not At All Timely	0.2	Not At All Clear	0.2
In-school Direct Loan consolidation	Ver Very Timely	39.0	Very Clear	36.2
	2	23.5	2	26.7
	3	15.7	3	17.0
	4	10.3	4	12.0
	Not At All Timely	11.4	Not At All Clear	7.4
Out-of-school Direct Loan consolidation	Very Timely	43.0	Very Clear	42.8
	2	27.7	2	27.0
	3	13.5	3	16.4
	4	9.5	4	9.7
	Not At All Timely	6.4	Not At All Clear	4.2
In-school FFEL consolidation	Very Timely	39.0	Very Clear	33.4
	2	27.8	2	31.6
	3	15.0	3	15.7
	4	10.1	4	13.5
	Not At All Timely	8.1	Not At All Clear	5.8
Out-of-school consolidation	Very Timely	40.6	Very Clear	36.3
	2	27.3	2	29.4
	3	14.5	3	17.4
	4	9.9	4	10.6
	Not At All Timely	7.7	Not At All Clear	6.3

Table 1-27: Timeliness / Usefulness of Direct Loan Regional Office Training and Support

First-Year Direct Loan Institutions

Reasons for Contact with the ED Regional Office	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Training received at the Regional Office (or at a designated facility)	Very Timely	59.7	Very Useful	58.8
	2	21.2	2	31.9
	3	12.5	3	4.8
	4	4.5	4	0.0
	Not At All Timely	2.2	Not At All Useful	4.5
On-site training/guidance delivered by account managers	Very Timely	72.3	Very Useful	69.9
	2	22.6	2	21.9
	3	5.1	3	8.2
	4	0.0	4	0.0
	Not At All Timely	0.0	Not At All Useful	0.0
Questions/issues regarding compuer systems design or implementation	Very Timely	49.1	Very Useful	56.1
	2	31.6	2	27.0
	3	8.4	3	5.8
	4	10.9	4	11.2
	Not At All Timely	0.0	Not At All Useful	0.0
Questions/issues regarding oan origination	Very Timely	66.9	Very Useful	65.1
	2	30.2	2	26.7
	3	2.9	3	2.8
	4	0.0	4	5.4
	Not At All Timely	0.0	Not At All Useful	0.0
Computer-related reconciliation issues	Ver Very Timely	58.3	Very Useful	53.8
	2	22.4	2	22.3
	3	14.1	3	12.6
	4	5.3	4	11.3
	Not At All Timely	0.0	Not At All Useful	0.0
Accounting-related reconciliation issues	Very Timely	54.5	Very Useful	54.4
	2	23.9	2	19.5
	3	14.1	3	16.2
	4	7.6	4	9.9
	Not At All Timely	0.0	Not At All Useful	0.0
Questions regarding Direct Loan policy	Very Timely	71.4	Very Useful	69.5
	2	18.1	2	18.3
	3	8.6	3	10.3
	4	0.0	4	0.0
	Not At All Timely	2.0	Not At All Useful	1.9
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	Very Timely	63.0	Very Useful	66.2
	2	28.5	2	25.2
	3	8.6	3	8.6
	4	0.0	4	0.0
	Not At All Timely	0.0	Not At All Useful	0.0
Entrance/exit counseling issues	Very Timely	83.3	Very Useful	91.7
	2	16.7	2	8.4
	3	0.0	3	0.0
	4	0.0	4	0.0
	Not At All Timely	0.0	Not At All Useful	0.0
Requests for ED-provided materials	Very Timely	61.6	Very Useful	74.4
	2	35.8	2	25.6
	3	2.7	3	0.0
	4	0.0	4	0.0
	Not At All Timely	0.0	Not At All Useful	0.0
Questions regarding sources of contact for specific questions	Very Timely	70.4	Very Useful	72.2
	2	19.2	2	16.5
	3	8.6	3	6.6
	4	1.9	4	4.7
	Not At All Timely	0.0	Not At All Useful	0.0
Other	Very Timely	51.2	Very Useful	100.0
	2	0.0	2	0.0
	3	0.0	3	0.0
	4	0.0	4	0.0
	Not At All Timely	48.8	Not At All Useful	0.0

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Table 1-28: Timeliness / Usefulness of Direct Loan Regional Office Training and Support

Second-Year Direct Loan Institutions

Reasons for Contact with the ED Regional Office	Timeliness		Usefulness	
	Scale	(%)	Scale	(%)
Training received at the Regional Office (or at a designated facility)	Very Timely	61.1	Very Useful	53.0
	2	21.6	2	24.9
	3	7.8	3	13.4
	4	4.5	4	6.5
	Not At All Timely	5.0	Not At All Useful	2.2
On-site training/guidance delivered by account managers	Very Timely	64.8	Very Useful	54.3
	2	27.3	2	24.2
	3	6.3	3	16.5
	4	0.5	4	3.0
	Not At All Timely	1.1	Not At All Useful	2.0
Questions/issues regarding compuer systems design or implementation	Very Timely	61.7	Very Useful	56.2
	2	22.3	2	21.5
	3	12.6	3	15.8
	4	1.9	4	4.0
	Not At All Timely	1.6	Not At All Useful	2.6
Questions/issues regarding loan origination	Very Timely	70.0	Very Useful	71.9
	2	21.5	2	20.7
	3	4.8	3	6.1
	4	3.4	4	1.3
	Not At All Timely	0.4	Not At All Useful	0.0
Computer-related reconciliation issues	Very Timely	65.6	Very Useful	56.1
	2	20.4	2	26.2
	3	11.6	3	14.5
	4	1.0	4	1.8
	Not At All Timely	1.5	Not At All Useful	1.5
Accounting-related reconciliation issues	Very Timely	65.7	Very Useful	60.0
	2	22.4	2	21.0
	3	6.5	3	7.7
	4	4.1	4	9.4
	Not At All Timely	1.3	Not At All Useful	2.0
Questions regarding Direct Loan policy	Very Timely	66.3	Very Useful	67.6
	2	25.4	2	24.2
	3	6.1	3	6.0
	4	1.9	4	1.0
	Not At All Timely	0.3	Not At All Useful	1.3
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	Very Timely	67.7	Very Useful	66.4
	2	24.2	2	21.5
	3	7.5	3	10.1
	4	0.6	4	2.1
	Not At All Timely	0.0	Not At All Useful	0.0
Entrance exit counseling issues	Very Timely	70.0	Very Useful	72.1
	2	16.6	2	13.4
	3	9.5	3	11.5
	4	4.2	4	3.1
	Not At All Timely	0.0	Not At All Useful	0.0
Requests for ED-provided materials	Very Timely	75.5	Very Useful	80.4
	2	15.5	2	13.2
	3	6.0	3	4.5
	4	2.0	4	1.6
	Not At All Timely	1.0	Not At All Useful	0.4
Questions regarding sources of contact for specific questions	Very Timely	80.6	Very Useful	79.7
	2	14.4	2	15.8
	3	3.0	3	2.8
	4	1.7	4	1.3
	Not At All Timely	0.3	Not At All Useful	0.3
Other	Very Timely	48.0	Very Useful	34.5
	2	22.7	2	53.1
	3	0.0	3	0.0
	4	22.7	4	5.7
	Not At All Timely	6.6	Not At All Useful	6.6

Table 1-29: Current vs. Prior Satisfaction with ED / Servicer-Provided Communications and Services

First-Year Direct Loan vs. FFEL Institutions

Level of Satisfaction	Loan Program	
	First-Year (%)	FFEL Institutions (%)
Better than 94/95	40.0	38.4
Worse than 94/95	7.5	2.0
About the same	52.5	59.6

Table 2-1: Overall Level of Satisfaction by Institutional Type and Control

Combined Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Satisfied	43.7	34.7	39.5	39.8	38.2
2	42.0	41.6	45.8	42.3	35.7
3	9.7	18.6	10.2	14.5	19.2
4	2.7	4.9	3.3	3.4	4.1
Very Dissatisfied	1.8	0.3	1.1	0.0	2.9

Table 2-2: Overall Level of Satisfaction by Institutional Type and Control

First Year and Second Year Direct Loan Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Satisfied	54.4	51.1	43.6	55.1	40.0
2	34.7	33.8	39.2	34.9	39.6
3	8.1	11.7	10.9	0.0	14.1
4	1.2	3.3	2.9	10.0	2.2
Very Dissatisfied	1.7	0.0	3.3	0.0	4.2

Table 2-3: Overall Level of Satisfaction by Institutional Type and Control

FFEL Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Satisfied	37.7	32.8	38.8	38.8	37.4
2	46.2	42.4	47.1	42.8	34.0
3	10.6	19.4	10.1	15.6	21.3
4	3.6	5.0	3.4	2.9	4.9
Very Dissatisfied	1.9	0.3	0.7	0.0	2.3

Table 2-4: Current vs. Prior Satisfaction by Institutional Type and Control

Combined Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Increased	60.1	35.4	54.6	27.9	27.4
Decreased	3.4	5.4	1.4	4.5	6.3
Remained the same	36.5	59.2	43.7	67.6	66.2

Table 2-5: Current vs. Prior Satisfaction by Institutional Type and Control

First Year Direct Loan Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Increased	84.5	26.7	59.7	66.7	36.2
Decreased	3.0	13.3	12.1	0.0	3.5
Remained the same	12.5	60.0	28.3	33.3	60.3

Table 2-6: Current vs. Prior Satisfaction by Institutional Type and Control

FFEL Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Increased	58.0	31.6	50.8	24.5	21.4
Decreased	3.4	1.4	1.7	3.1	5.8
Remained the same	38.7	66.9	47.5	72.4	72.8

Table 2-7: Perceived Attributes of the Direct Loan Program by Institutional Type and Control

First-Year Direct Loan Institutions

Most Important Benefits of Direct Loan Program	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Simpler to administer than FFEL	69.8	84.6	58.1	0.0	36.2

Table 2-8: Perceived Attributes of the Direct Loan Program by Institutional Type and Control

Second-Year Direct Loan Institutions

Most Important Benefits of Direct Loan Program	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Able to serve borrowers better	91.9	78.9	76.7	86.7	57.4
Cost savings to taxpayers and the Federal Government	2.3	18.0	4.5	10.0	20.5
Institutions receive administrative allowance for originating loans	8.0	11.8	9.7	0.0	1.5
Other	1.6	4.4	4.5	13.3	10.5

Table 2-9: Perceived Attributes of FFEL Program by Institutional Type and Control

FFEL Institutions

Most Important Benefits of FFEL Program	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Familiarity with administration of FFEL	33.4	47.1	36.5	43.8	59.6
FFEL appears simpler to administer than Direct Loan	14.7	27.2	18.4	20.9	32.5
Ability to continue to offer students a choice of loan sources	47.7	42.9	55.7	44.4	43.6
Confident of the viability of the FFEL Program	51.7	30.5	51.6	35.3	32.1
Not required to originate loan	32.5	35.8	33.4	35.0	22.8
FFEL loan application processing is not responsibility of institution	19.9	34.5	25.4	33.5	26.6
Other	6.0	3.1	5.7	2.8	13.3

Table 2-10: Perceived Limitations of the FFEL Program by Institutional Type and Control

FFEL Institutions

Areas of Unmet Expectations	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
FFEL appears simpler to administer than Direct Loan	20.4	17.5	16.5	17.6	23.5
Ability to maintain relationships with lenders and guarantee agencies	20.1	18.1	16.9	23.2	29.6

Table 2-11: Factors Influencing the Decision to Phase in the Direct Loan Program by Institutional Type and Control

Second-Year Direct Loan Institutions

Factors	Rating	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Wanted to delay full commitment until the Department has gained experience with the new program	Very Important Somewhat Important Not At All Important	16.4 66.7 16.9	7.6 52.1 40.3	33.4 27.6 39.0	25.0 25.0 50.0	47.6 40.1 12.3
Wanted to learn how to implement the program on a small group before committing the entire institution	Very Important Somewhat Important Not At All Important	59.8 20.1 20.1	59.7 15.3 25.0	39.3 18.4 52.3	0.0 66.7 33.3	56.3 31.2 12.5
Wanted to maintain relationships with lender(s) and/or guarantor(s)	Very Important Somewhat Important Not At All Important	36.2 50.8 13.0	22.9 52.1 25.0	20.1 23.1 56.8	25.0 25.0 50.0	63.8 30.9 5.4

Table 2-12: Factors Influencing the Decision to Offer Only Direct Loans by Institutional Type and Control

Second-Year Direct Loan Institutions

Factors	Rating	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Did not want the complexity of administering two programs simultaneously	Very Important Somewhat Important Not At All Important	93.8 2.7 3.5	88.6 8.0 3.4	88.0 12.0 0.0	82.3 17.7 0.0	60.8 34.6 4.7

Table 2-13: Ease of Implementation of Activities Associated with the Direct Loan Program by Institutional Type and Control

Second Year Direct Loan Institutions

Activity	Ease of Implementation	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Development of loan disbursement procedures	Easy Moderate Difficult	34.7 48.5 16.8	49.7 38.4 11.9	41.3 41.0 17.8	65.5 34.5 0.0	61.6 33.0 5.4
Development of institutional cash management procedures	Easy Moderate Difficult	25.9 61.4 12.6	39.1 48.2 12.8	29.0 59.6 11.4	23.1 61.6 15.3	44.8 46.7 8.5
Development of reconciliation procedures at your institution	Easy Moderate Difficult	13.7 56.1 30.2	20.6 58.5 20.9	27.7 47.9 24.4	0.0 73.1 26.9	31.0 50.7 18.4

Table 2-14: Institutional Satisfaction with Loan Program Administration Activities by Institutional Type and Control

Combined Institutions

Activity	Level of Satisfaction	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Answering general questions about loans and financial aid	Very Satisfied	63.6	50.4	54.6	48.0	56.8
	Somewhat Satisfied	32.7	45.8	42.8	46.8	34.9
	Somewhat Dissatisfied	2.2	3.4	2.3	4.3	7.3
	Very Dissatisfied	1.5	0.4	0.4	1.0	1.0
Counseling borrowers while in school	Very Satisfied	56.8	43.8	51.0	56.6	61.5
	Somewhat Satisfied	34.9	48.3	41.8	38.0	35.8
	Somewhat Dissatisfied	7.3	7.2	7.2	5.0	2.4
	Very Dissatisfied	1.0	0.6	0.1	0.5	0.4
Helping students with loans after they have left school	Very Satisfied	26.3	19.2	25.8	27.8	40.2
	Somewhat Satisfied	51.5	52.5	54.0	53.2	39.5
	Somewhat Dissatisfied	17.7	24.4	18.1	14.1	17.2
	Very Dissatisfied	4.5	4.0	2.1	4.8	3.2
Processing promissory notes	Very Satisfied	59.9	49.4	52.5	51.4	58.9
	Somewhat Satisfied	32.1	43.7	39.9	45.2	35.3
	Somewhat Dissatisfied	6.5	5.7	6.5	2.9	5.4
	Very Dissatisfied	1.4	1.3	1.1	0.5	0.4
Securing signatures on promissory notes	Very Satisfied	62.6	74.0	53.9	61.8	71.4
	Somewhat Satisfied	31.7	22.2	41.4	31.5	25.0
	Somewhat Dissatisfied	4.7	3.8	4.7	0.0	3.6
	Very Dissatisfied	1.1	0.0	0.0	6.7	0.0
Disbursement of loan funds	Very Satisfied	48.8	42.5	39.9	44.1	61.4
	Somewhat Satisfied	39.1	44.6	47.0	48.2	33.2
	Somewhat Dissatisfied	9.6	10.3	11.5	6.4	4.4
	Very Dissatisfied	2.5	2.6	1.6	1.4	1.0
Record keeping and reporting of student information	Very Satisfied	20.5	24.7	21.4	33.7	35.9
	Somewhat Satisfied	50.2	50.8	49.5	46.6	43.3
	Somewhat Dissatisfied	25.1	18.5	24.9	16.5	16.0
	Very Dissatisfied	4.2	6.0	4.3	3.2	4.8

Table 2-15: Institutional Satisfaction with Loan Program Administration Activities by Institutional Type and Control

First Year and Second Year Direct Loan Institutions

Activity	Level of Satisfaction	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Answering general questions about loans and financial aid	Very Satisfied	78.2	77.4	61.2	48.4	61.3
	Somewhat Satisfied	18.8	22.6	38.9	51.7	37.6
	Somewhat Dissatisfied	2.0	0.0	0.0	0.0	1.1
	Very Dissatisfied	1.1	0.0	0.0	0.0	0.0
Counseling borrowers while in school	Very Satisfied	71.2	77.0	58.1	66.0	72.4
	Somewhat Satisfied	23.4	23.0	40.2	29.8	25.3
	Somewhat Dissatisfied	4.4	0.0	1.7	4.2	2.3
	Very Dissatisfied	1.1	0.0	0.0	0.0	0.0
Helping students with loans after they have left school	Very Satisfied	46.2	53.1	57.6	47.4	52.3
	Somewhat Satisfied	42.5	38.3	32.2	36.5	38.5
	Somewhat Dissatisfied	8.0	8.6	10.2	9.4	7.3
	Very Dissatisfied	3.4	0.0	0.0	6.8	1.9
Processing promissory notes	Very Satisfied	70.2	76.4	64.5	78.2	65.5
	Somewhat Satisfied	25.3	20.1	28.1	21.8	27.1
	Somewhat Dissatisfied	3.5	2.3	7.4	0.0	7.4
	Very Dissatisfied	1.1	1.2	0.0	0.0	0.0
Securing signatures on promissory notes	Very Satisfied	62.6	74.0	53.9	61.8	71.4
	Somewhat Satisfied	31.7	22.2	41.4	31.5	25.0
	Somewhat Dissatisfied	4.7	3.8	4.7	0.0	3.6
	Very Dissatisfied	1.1	0.0	0.0	6.7	0.0
Disbursement of loan funds	Very Satisfied	65.5	63.6	52.9	44.5	72.2
	Somewhat Satisfied	26.9	26.5	39.2	49.5	24.7
	Somewhat Dissatisfied	6.0	8.9	5.7	6.0	1.3
	Very Dissatisfied	1.7	1.1	2.3	0.0	1.9
Record keeping and reporting of student information	Very Satisfied	20.9	28.9	12.3	27.6	31.8
	Somewhat Satisfied	51.8	48.9	47.4	46.5	44.9
	Somewhat Dissatisfied	23.4	12.9	32.4	26.0	21.1
	Very Dissatisfied	3.9	9.4	8.0	0.0	2.2

Table 2-16: Institutional Satisfaction with Loan Program Administration Activities by Institutional Type and Control
FFEL Institutions

Activity	Level of Satisfaction	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Answering general questions about loans and financial aid	Very Satisfied	55.9	47.5	53.5	47.9	46.4
	Somewhat Satisfied	40.1	48.3	43.5	46.5	48.4
	Somwhat Dissatisfied	2.4	3.7	2.7	4.6	4.0
	Very Dissatisfied	1.7	0.4	0.4	1.0	1.2
Counseling borrowers while in school	Very Satisfied	49.0	40.0	49.7	56.0	57.1
	Somewhat Satisfied	41.2	51.3	42.0	38.5	39.9
	Somwhat Dissatisfied	8.9	8.1	8.2	5.0	2.4
	Very Dissatisfied	1.0	0.7	0.1	0.5	0.6
Helping students with loans after they have left school	Very Satisfied	18.6	16.1	22.3	26.8	36.6
	Somewhat Satisfied	55.1	53.7	56.4	54.1	39.7
	Somwhat Dissatisfied	21.4	25.8	19.0	14.4	21.1
	Very Dissatisfied	5.0	4.3	2.4	4.7	3.6
Processing promissory notes	Very Satisfied	54.1	46.3	50.2	50.0	56.7
	Somewhat Satisfied	36.0	46.3	42.1	46.5	38.1
	Somwhat Dissatisfied	8.2	6.0	6.4	3.0	4.6
	Very Dissatisfied	1.6	1.3	1.3	0.5	0.6
Securing signatures on promissory notes	Very Satisfied	0	0	0	0	0
	Somewhat Satisfied	0	0	0	0	0
	Somwhat Dissatisfied	0	0	0	0	0
	Very Dissatisfied	0	0	0	0	0
Disbursement of loan funds	Very Satisfied	39.4	40.0	37.4	44.0	57.3
	Somewhat Satisfied	46.0	46.8	48.5	48.1	36.5
	Somwhat Dissatisfied	11.7	10.5	12.6	6.4	5.6
	Very Dissatisfied	3.0	2.8	1.5	1.5	0.7
Record keeping and reporting of student information	Very Satisfied	20.3	24.3	22.9	34.1	37.3
	Somewhat Satisfied	49.4	51.0	49.8	49.6	42.7
	Somwhat Dissatisfied	26.0	19.1	23.7	15.8	14.3
	Very Dissatisfied	4.4	5.6	3.6	3.4	5.7

Table 2-17: Current vs. Prior Satisfaction with Administrative Actitivites by Institutional Type and Control

First Year Direct Loan Institutions and FFEL Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Better than 94/95	60.1	35.4	54.6	27.9	27.4
Worse than 94/95	3.4	5.4	1.7	4.5	6.3
About the same	36.5	59.2	43.7	67.6	66.2

Table 2-18: Current vs. Prior Satisfaction with Administrative Activities by Institutional Type and Control

First Year Direct Loan Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Better than 94/95	81.3	53.3	73.1	83.3	65.5
Worse than 94/95	3.0	13.3	5.8	0.0	3.3
About the same	15.7	33.3	21.2	16.7	31.2

Table 2-19: Current vs. Prior Satisfaction with Administrative Activities by Institutional Type and Control

FFEL Institutions

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Better than 94/95	58.0	35.2	54.2	26.9	26.2
Worse than 94/95	3.4	5.3	1.6	4.6	6.4
About the same	38.5	59.5	44.2	68.5	67.3

Table 2-20: Level of Effort Associated with Loan Program Administration by Institutional Type and Control

Combined Institutions

Level of Effort	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Easy	7.1	5.4	7.7	11.9	12.8
Relatively Easy	35.7	28.5	30.9	30.9	35.2
Moderate Effort	25.9	27.9	28.6	35.6	30.9
Relatively Labor Intensive	23.8	33.0	29.3	16.3	17.7
Very Labor Intensive	7.6	5.2	3.5	5.3	3.4

Table 2-21: Level of Effort Associated with Loan Program Administration by Institutional Type and Control

First Year and Second Year Direct Loan Institutions

Level of Effort	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Easy	11.4	6.2	11.9	5.8	18.6
Relatively Easy	49.8	46.7	45.9	46.8	44.4
Moderate Effort	22.5	22.4	23.3	34.9	27.3
Relatively Labor Intensive	13.7	22.4	16.1	8.4	8.1
Very Labor Intensive	2.7	2.3	2.8	4.2	1.6

Table 2-22: Level of Effort Associated with Loan Program Administration by Institutional Type and Control

FFEL Institutions

Level of Effort	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Easy	4.6	5.3	7.0	12.3	10.4
Relatively Easy	27.7	26.5	28.1	29.9	31.4
Moderate Effort	27.9	28.5	29.6	35.6	32.3
Relatively Labor Intensive	29.4	34.2	31.8	16.8	21.7
Very Labor Intensive	10.5	5.6	3.6	5.4	4.2

Table 2-23: Change in Level of Effort Involved in Administering Aspects of FFEL Program Since Implementation of Direct Lending

Second-Year Direct Loan Institutions

Aspects of FFEL Program	Change in Level of Effort	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Student access to loans	Improved	38.8	53.5	16.0	0.0	12.9
	No Change	61.2	46.5	84.0	100.0	84.0
	Worsened	0.0	0.0	0.0	0.0	3.1

Table 2-24: Level of Change in Resources Needed for Program Administration by Institutional Type and Control

Combined Institutions

Resource	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Number of staff used for technical support	Significant decrease	2.1	1.4	1.5	3.2	1.0
	Small decrease	4.2	2.6	3.1	2.0	1.8
	No change	70.6	84.2	76.4	85.3	82.3
	Small increase	19.7	10.6	15.0	7.6	12.4
	Significant increase	3.4	1.2	4.1	1.9	2.6
Equipment/computers	Significant decrease	0.6	0.4	0.7	1.4	1.0
	Small decrease	2.5	1.1	1.0	2.1	1.1
	No change	35.0	50.3	37.2	53.7	49
	Small increase	38.7	31.5	37.3	25.8	32.4
	Significant increase	27.0	16.7	23.8	17.1	16.7
Supplies	Significant decrease	1.9	0.5	1.8	1.4	1.0
	Small decrease	5.4	4.1	8.4	2.0	3.8
	No change	48.0	60.6	55.6	76.1	64.8
	Small increase	30.2	28.4	24.7	16.3	25.8
	Significant increase	14.5	6.4	9.5	4.2	4.8
Funds for staff travel	Significant decrease	2.5	5.2	2.7	5.4	1.4
	Small decrease	6.6	5.6	5.1	6.2	2.9
	No change	60.7	68.8	69.7	72.6	67.9
	Small increase	25.4	16.7	17.0	12.6	22.5
	Significant increase	4.8	3.8	5.5	3.3	5.3
Development/modification of computer programs/procedures	Significant decrease	1.9	0.4	1.1	1.4	1.2
	Small decrease	4.0	2.2	3.5	1.3	0.8
	No change	23.2	46.7	34.2	50.4	46.4
	Small increase	38.8	33.3	36.6	32.3	37.3
	Significant increase	32.2	17.5	24.5	14.6	14.4

Table 2-25: Level of Change in Resources Needed for Program Administration by Institutional Type and Control

First Year and Second Year Direct Loan Institutions

Resource	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Number of staff used for technical support	Significant decrease	0.6	1.2	1.2	0.0	0.0
	Small decrease	2.7	5.9	2.2	0.0	2.9
	No change	60.1	74.2	65.2	100.0	75.1
	Small increase	29.9	15.8	23.3	0.0	20.0
	Significant increase	7.1	3.0	8.1	0.0	1.9
Equipment/computers	Significant decrease	0.0	0.0	0.6	0.0	0.6
	Small decrease	2.7	5.0	0.6	0.0	0.3
	No change	23.0	36.6	10.3	35.2	52.4
	Small increase	36.2	31.3	34.9	53.2	31.1
	Significant increase	38.0	27.2	53.6	11.6	15.7
Supplies	Significant decrease	2.9	0.0	0.7	0.0	1.3
	Small decrease	3.5	5.0	9.7	5.8	4.4
	No change	30.6	43.8	45.2	67.0	57.4
	Small increase	34.3	34.0	32.1	27.3	35.1
	Significant increase	22.9	17.3	12.3	0.0	1.9
Funds for staff travel	Significant decrease	1.1	1.1	0.0	0.0	1.7
	Small decrease	1.7	1.5	0.6	0.0	0.0
	No change	38.3	50.6	52.0	39.8	65.6
	Small increase	48.5	31.5	32.6	46.8	29.4
	Significant increase	10.4	15.4	14.8	13.4	3.2
Development/modification of computer programs/procedures	Significant decrease	1.8	0.0	0.6	0.0	1.4
	Small decrease	1.6	1.1	0.6	0.0	0.0
	No change	13.7	33.7	16.8	65.1	47.8
	Small increase	38.7	40.9	39.6	34.9	40.9
	Significant increase	44.2	24.3	42.4	0.0	10.0

Table 2-26: Level of Change in Resources Needed for Program Administration by Institutional Type and Control

FFEL Institutions

Resource	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Number of staff used for technical support	Significant decrease	2.9	1.4	1.5	3.4	1.4
	Small decrease	5.4	2.3	3.2	2.2	1.4
	No change	76.5	85.4	78.5	84.4	85.2
	Small increase	13.9	10.0	13.4	8.1	9.2
	Significant increase	1.3	1.0	3.3	2.0	2.9
Equipment/computers	Significant decrease	0.9	0.4	0.7	1.5	1.1
	Small decrease	2.4	0.7	1.0	2.2	1.5
	No change	35.5	51.9	42.2	54.9	47.5
	Small increase	40.1	31.5	37.8	24.0	32.9
	Significant increase	21.0	15.5	18.3	17.4	17.1
Supplies	Significant decrease	1.3	0.6	2.1	1.5	0.7
	Small decrease	6.5	4.0	8.1	1.7	3.6
	No change	54.5	62.6	57.5	76.7	67.8
	Small increase	28.0	27.8	23.4	15.6	22.0
	Significant increase	9.8	5.1	8.9	4.5	6.0
Funds for staff travel	Significant decrease	3.3	5.6	3.2	5.7	1.2
	Small decrease	9.4	6.0	6.0	6.6	4.1
	No change	73.5	70.9	73.0	74.7	68.9
	Small increase	12.3	15.0	14.1	10.4	19.6
	Significant increase	1.6	2.4	3.7	2.6	6.2
Development/modification of computer programs/procedures	Significant decrease	1.9	0.4	1.2	1.5	1.1
	Small decrease	5.3	2.3	4.1	1.4	1.1
	No change	28.4	48.2	37.4	49.4	45.8
	Small increase	38.9	32.4	36.1	32.1	35.8
	Significant increase	25.5	16.7	21.2	15.6	16.2

Table 2-27: Change in Workload Required to Administer the Direct Loan Program by Institutional Type and Control

First-Year and Second -Year Direct Loan Institutions

Administrative Function	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Reconciliation	Decrease	7.2	2.2	7.9	0.0	6.3
	No Change	6.8	12.8	12.4	26.1	45.4
	Increase	86.0	85.1	79.8	73.9	48.3
Training Financial Aid staff	Decrease	7.7	1.1	1.9	0.0	2.2
	No Change	16.8	25.7	26.0	24.2	34.0
	Increase	75.6	73.2	72.1	75.9	63.8

Table 2-28: Level of Satisfaction with ED / Servicer Communications Regarding Loan Repayment and Consolidation by Institutional Type and Control

First-Year and Second-Year Direct Loan Institutions

Activity	Level of Satisfaction	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Loan repayment	Very Satisfied	31.0	26.3	33.0	35.0	23.6
	2	41.4	40.6	39.2	34.2	40.6
	3	21.9	26.6	22.7	21.7	23.0
	4	5.6	5.8	4.2	8.4	10.6
	Very Dissatisfied	0.3	0.8	1.0	0.8	2.2
		(n)	(n)	(n)	(n)	(n)
Sample Responding		364	341	425	138	286
Population Estimate		430	626	982	235	945

Table 2-29: Level of Satisfaction with ED / Servicer Communications Regarding Loan Repayment and Consolidation by Institutional Type and Control

FFEL Institutions

Activity	Level of Satisfaction	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Consolidation	Very Satisfied	22.3	21.7	27.4	19.0	18.4
	2	39.8	37.0	34.8	39.9	30.3
	3	32.0	32.8	31.9	30.4	38.4
	4	5.1	7.1	5.5	9.0	10.2
	Very Dissatisfied	0.8	1.4	0.4	1.8	2.7

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Table 2-30: Timeliness of ED's Loan Repayment and Consolidation Guidelines by Institutional Type and Control

First-Year and Second-Year Direct Loan Institutions

Loan Repayment / Consolidation	Timeliness	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
In-school Direct Loan consolidation	Very Timely	28.2	39.6	30.0	42.4	54.2
	2	22.9	25.5	22.0	10.2	26.6
	3	19.1	17.5	20.4	23.7	8.2
	4	11.6	6.3	12.7	0.0	9.5
	Not At All Timely	18.2	11.1	14.8	23.7	1.5

Table 2-31: Timeliness of ED-Provided Materials and Training by Loan Program

Second-Year Direct Loan Institutions

ED-Provided Materials/Training	Timeliness	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Direct Loan Program rules and regulations	Very Timely	30.7	29.0	23.7	32.4	37.8
	2	32.3	33.9	34.1	27.8	28.1
	3	22.1	26.3	27.9	27.0	24.7
	4	9.8	7.7	10.5	10.0	6.6
	Not At All Timely	5.1	3.1	3.9	2.9	2.8
Training materials for counselors	Very Timely	65.9	78.2	57.8	73.9	77.0
	2	21.9	19.3	26.6	26.1	19.2
	3	8.8	2.5	8.9	0.0	1.2
	4	2.0	0.0	6.6	0.0	0.3
	Not At All Timely	1.4	0.0	0.0	0.0	2.3
Consolidation booklet	Very Timely	52.2	83.9	58.9	55.0	70.0
	2	23.4	11.5	17.4	34.4	23.4
	3	12.8	4.6	12.1	10.7	3.0
	4	2.8	0.0	6.3	0.0	0.5
	Not At All Timely	8.9	0.0	5.4	0.0	3.1
Training and technical support	Very Timely	33.9	31.1	29.5	36.4	42.9
	2	33.9	32.9	28.2	28.3	32.3
	3	19.5	23.9	26.0	25.4	20.0
	4	9.3	9.8	10.4	5.0	3.4
	Not At All Timely	3.4	2.2	6.0	4.9	1.5

Table 2-32: Timeliness / Usefulness of Lender-Provided Materials and Training by Loan Program

FFEL Institutions

Lender-Provided Materials/Training	Timeliness	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Timeliness						
Software for administration or reporting functions	Very Timely	55.9	51.4	58.1	49.9	49.6
	2	35.3	32.0	27.0	24.5	24.6
	3	4.1	10.2	10.4	11.3	22.4
	4	2.3	4.3	2.4	4.2	0.5
	Not At All Timely	2.5	2.1	2.2	10.2	2.9
Telephone support	Very Timely	63.4	62.9	66.9	64.6	55.1
	2	26.3	22.9	24.3	25.3	29.5
	3	4.4	7.5	4.7	4.7	8.6
	4	4.2	3.7	2.3	0.8	4.8
	Not At All Timely	1.8	3.0	1.8	4.5	2.0
Usefulness						
Telephone support	Very Useful	68.7	65.0	68.7	72.1	56.4
	2	20.7	21.9	22.6	19.7	26.0
	3	4.5	7.4	4.9	2.2	8.4
	4	3.9	2.9	2.1	0.6	7.2
	Not At All Useful	2.2	3.0	1.7	5.5	2.1
Information on FFEL Program rules/regulations	Very Useful	58.2	55.8	59.6	64.1	51.1
	2	28.4	28.2	31.0	23.3	28.9
	3	7.9	10.7	6.5	8.0	17.5
	4	2.7	3.8	0.9	0.7	1.5
	Not At All Useful	2.8	1.5	2.1	3.9	1.0

Table 2-33: Timeliness / Usefulness of Guarantee-Provided Materials and Training by Loan Program

FFEL Institutions

Guarantee-Provided Materials/Training	Timeliness	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Timeliness						
Software for administration or reporting functions	Very Timely	60.7	61.4	62.0	59.1	48.1
	2	26.6	21.1	28.4	16.8	34.3
	3	6.4	10.9	5.0	12.4	14.0
	4	3.6	4.0	2.9	7.7	1.8
	Not At All Timely	2.7	2.7	1.7	4.1	1.8
Usefulness						
Software for administration or reporting functions ne support	Very Useful	72.0	65.6	67.8	65.7	52.0
	2	14.1	18.3	23.9	9.0	16.2
	3	7.4	10.7	3.9	15.4	24.6
	4	2.7	2.8	1.1	4.3	2.0
	Not At All Useful	3.7	2.6	3.3	5.6	5.2
Training sessions	Very Useful	63.2	62.0	59.2	62.8	52.9
	2	24.2	23.7	26.7	20.3	24.2
	3	6.6	9.4	10.2	8.2	16.7
	4	4.0	2.7	2.0	5.5	3.1
	Not At All Useful	2.0	2.3	2.0	3.2	3.1
Materials for counseling borrowers	Very Useful	68.4	66.8	66.9	64.2	58.1
	2	22.1	19.9	23.5	20.9	25.8
	3	4.2	8.8	5.2	8.7	12.1
	4	2.9	2.3	2.2	1.9	1.7
	Not At All Useful	2.5	2.3	2.2	4.3	2.4

Table 3-1: Current vs. Prior Satisfaction by Financial Aid Office Structure

Combined Institutions

Level of Satisfaction	Structure of Financial Aid Office			
	One Campus/ One Office (%)	Separate Offices (%)	Multiple Campuses/ Single Office (%)	Other (%)
Increased	36.4	36.9	41.4	20.1
Decreased	3.8	0.9	2.6	0.9
Remained the same	59.8	62.1	56.0	79.0

Table 3-2: Current vs. Prior Satisfaction by Financial Aid Office Structure

First Year and Second Year Direct Loan Institutions

Level of Satisfaction	Structure of Financial Aid Office			
	One Campus/ One Office (%)	Separate Offices (%)	Multiple Campuses/ Single Office (%)	Other (%)
Increased	52.9	76.8	62.0	32.0
Decreased	8.7	0.0	7.8	0.0
Remained the same	38.4	23.2	30.2	68.0

Table 3-3: Current vs. Prior Satisfaction by Financial Aid Office Structure

FFEL Institutions

Level of Satisfaction	Structure of Financial Aid Office			
	One Campus/ One Office (%)	Separate Offices (%)	Multiple Campuses/ Single Office (%)	Other (%)
Increased	36.1	34.1	40.9	19.4
Decreased	3.7	1.0	2.5	0.9
Remained the same	60.2	64.9	56.6	79.6

Table 3-4: Current vs. Prior Satisfaction by Type of Computer System Used

Combined Institutions

Level of Satisfaction	Type of Computer Used					
	Mainframe Only (%)	Mainframe & PCS (%)	PCS Only (%)	Contracted Service (%)	No Computer System (%)	Other (%)
Increased	38.7	45.4	28.6	33.5	16.7	54.2
Decreased	4.1	1.6	4.1	6.5	5.1	2.0
Remained the same	57.2	53.0	67.3	60.1	78.2	43.8

Table 3-5: Current vs. Prior Satisfaction by Type of Computer System Used

First Year and Second Year Direct Loan Institutions

Level of Satisfaction	Type of Computer Used					
	Mainframe Only (%)	Mainframe & PCS (%)	PCS Only (%)	Contracted Service (%)	No Computer System (%)	Other (%)
Increased	100.0	63.8	40.1	50.5	-	0.0
Decreased	0.0	5.1	10.0	0.0	-	0.0
Remained the same	0.0	31.1	49.9	50.0	-	100.0

Table 3-6: Current vs. Prior Satisfaction by Type of Computer System Used

FFEL Institutions

Level of Satisfaction	Type of Computer Used					
	Mainframe Only (%)	Mainframe & PCS (%)	PCS Only (%)	Contracted Service (%)	No Computer System (%)	Other (%)
Increased	37.2	44.6	28.3	33.1	16.7	55.1
Decreased	4.2	1.5	4.0	6.6	5.1	2.1
Remained the same	58.7	53.9	67.6	60.3	78.2	43.8

Table 3-7: Overall Level of Satisfaction by Decisions Regarding the Direct Loan Program

FFEL Institutions

Level of Satisfaction	Decisions Regarding the Direct Loan Program			
	Applied for Year 3 (%)	Will Apply for Year 3 (%)	Application Rejected (%)	Not Planning to Apply (%)
Very Satisfied	32.4	29.8	39.3	38.3
2	31.2	34.0	28.2	43.3
3	21.4	32.3	26.6	14.3
4	14.3	2.5	5.8	3.1
Very Dissatisfied	0.7	1.6	0.0	1.0

Table 3-8: Current vs. Prior Satisfaction by Decisions Regarding the Direct Loan Program

FFEL Institutions

Level of Satisfaction	Decisions Regarding the Direct Loan Program			
	Applied for Year 3 (%)	Will Apply for Year 4 (%)	Application Rejected (%)	Not Planning to Apply (%)
Increased	35.6	34.8	5.2	37.8
Decreased	8.3	2.3	5.8	2.5
Remained the same	56.1	62.9	89.0	59.8

Table 3-9: Current vs. Prior Satisfaction by Current Use of EFT

FFEL Institutions

Level of Satisfaction	Use of EFT	
	Yes (%)	No (%)
Increased	52.1	30.0
Decreased	1.2	4.0
Remained the same	46.7	66.0

Table 3-10: Current Satisfaction by Relative (current vs. prior) Satisfaction

Combined Institutions

Current vs. Prior	Current Satisfaction		
	Increased	Decreased	Remained the Same
Very Satisfied	48.6	5.7	32.8
2	42.0	15.9	42.2
3	7.0	35.9	19.8
4	1.9	29.8	4.4
Very Dissatisfied	0.5	12.7	0.9

Table 3-11: Current Satisfaction by Relative (current vs. prior) Satisfaction

First Year and Second Year Direct Loan Institutions

Current vs. Prior	Current Satisfaction		
	Increased	Decreased	Remained the Same
Very Satisfied	72.6	17.7	46.0
2	22.0	41.6	33.4
3	3.7	40.7	3.0
4	0.0	0.0	17.6
Very Dissatisfied	1.7	0.0	0.0

Table 3-12: Current Satisfaction by Relative (current vs. prior) Satisfaction

FFEL Institutions

Current vs. Prior	Current Satisfaction		
	Increased	Decreased	Remained the Same
Very Satisfied	47.5	5.1	32.6
2	42.9	14.6	42.3
3	7.2	35.6	20.0
4	2.0	31.3	4.1
Very Dissatisfied	0.4	13.4	0.9

Appendix B

Distribution of Responses and Response Rates

Distribution of Responses/Sample Representation *(First Year Direct Loan Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	36	32.73	34	35.79	94.44
2-year public	9	8.18	8	8.42	88.89
4-year private	24	21.82	20	21.05	83.33
2-year private	6	5.45	4	4.21	66.67
Proprietary	35	31.82	29	30.53	82.86
Loan volume:					
$1,000,000 or less	28	25.45	27	28.42	96.43
$1,000,001 to $5,000,000	38	34.55	29	30.53	76.32
$5,000,001 to 10,000,000	7	6.36	5	5.26	71.43
10,000,001 to 20,000,000	16	14.55	15	15.79	93.75
Over 20,000,000	21	19.09	19	20.00	90.48

Distribution of Responses/Sample Representation *(Second Year Direct Loan Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	165	29.78	137	32.85	83.03
2-year public	73	13.18	58	13.91	79.45
4-year private	99	17.87	85	20.38	85.86
2-year private	29	5.23	13	3.12	44.83
Proprietary	188	33.94	124	29.74	65.96
Loan volume:					
$1,000,000 or less	131	23.65	94	22.54	71.76
$1,000,001 to $5,000,000	255	46.03	191	45.80	74.90
$5,000,001 to 10,000,000	80	14.44	56	13.43	70.00
10,000,001 to 20,000,000	45	8.12	37	8.87	82.22
Over 20,000,000	43	7.76	39	9.35	90.70

Distribution of Responses/Sample Representation *(FFEL Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	365	17.08	302	17.80	82.74
2-year public	538	25.18	455	26.81	84.57
4-year private	576	26.95	453	26.69	78.65
2-year private	293	13.71	209	12.32	71.33
Proprietary	365	17.08	278	16.38	76.16
Loan volume:					
$1,000,000 or less	923	43.19	672	39.60	72.81
$1,000,001 to $5,000,000	733	34.30	614	36.18	83.77
$5,000,001 to 10,000,000	241	11.28	206	12.14	85.48
10,000,001 to 20,000,000	153	7.16	133	7.84	86.93
Over 20,000,000	87	4.07	72	4.24	82.76

Appendix C

Questionnaire and Item Response Frequencies

Guide to Interpreting Survey Responses

Appendix C contains the survey questionnaires with the item responses. The percentage of respondents who answered each possible response category is listed after each survey question. For example, if the response choices were "Yes" and "No", the percentage of respondents who answered "Yes" to this item and the percentage of respondents who answered "No" to this item would be displayed after each response choice respectively.

Each item contains four response percentages. The letters "UW" correspond to unweighted responses and the letter "W" corresponds to weighted responses. The unweighted data displays exactly how this sample responded to the survey question. The weighted data was computed to make the sample more representative of the general population.

The first set of unweighted and weighted percentage scores refer to the total responses. The total responses include all of the respondents who answered each possible response category including respondents who answered "Don't Know" or "Refused" (by "Don't Know" we mean the respondent failed to choose a given response choice and stated that they didn't know the answer, and by "Refused" we mean the respondent refused to answer the question at all). These figures provide a gross response rate for each question. The following set of unweighted and weighted percentage scores are based on valid responses only. These valid percentages are comprised of the respondents who chose one of the possible response choices excluding "Don't Know" or "Refused." These figures provide a valid response rate that incorporates only those respondents who chose an answer from the given response choices.

First Year Direct Loan Institutions

SURVEY OF INSTITUTIONS PARTICIPATING IN THE FEDERAL DIRECT LOAN PROGRAM

SECTION A: BACKGROUND INFORMATION

1. Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.) (n =95)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.	56.8	55.5	56.8	55.5
2= Each campus, branch, school within the institution is served by a separate Financial Aid Office.	23.2	24.5	23.2	24.5
3= All campuses, branches, or schools within the institution are served by a single Financial Aid Office.	14.7	13.8	14.7	13.8
4= Other (specify)	5.3	6.2	5.3	6.2
No response provided	—	—	—	—

2. Please indicate the type of computer system currently used by your institution to administer student financial aid? (n =92)

Type of System Used	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Mainframe system only	6.3	5.9	6.5	6.1
2= Both mainframe and personal computers	61.1	61.6	63.0	63.7
3= Personal computers only	24.2	24.3	25.0	25.2
4= Contracted servicer used to process electronically	4.2	3.8	4.3	4.0
5= No computer system used; all manual processing	—	—	—	—
6= Other (specify)	1.1	1.0	1.1	1.0
No response provided	3.2	3.4	—	—

3. Which of the following best describes the current software configuration used by your institution to process Direct Loans? (Check all that apply.)

	Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**(n)**
1= Vendor-provided software	17.9	17.1	19.8	18.8	86
2= EDExpress software	66.3	67.8	75.0	76.2	84
3= Software developed internally	22.1	22.4	25.0	25.3	84
4= Other (specify)	6.3	6.3	7.1	7.1	84

4. How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? Please circle your level of satisfaction **on a scale of 1 to 5, with 1 being the highest**.

PERFORMANCE AREA	1 VERY SATISFIED	2	3	4	5 VERY DISSATISFIED	(n)
A. Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required)	1	2	3	4	5	90
B. Ease of integration and compatibility with your previously existing system	1	2	3	4	5	89
C. Processing efficiency (e.g., the ability to batch process or process multiple types of loans)	1	2	3	4	5	90

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	40.0	40.4	42.2	42.4
2	32.6	32.5	34.4	34.1
3	12.6	11.9	13.3	12.5
4	5.3	6.0	5.6	6.3
5	4.2	4.5	4.4	4.7
NR	5.3	4.8	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	31.6	32.4	33.7	34.5
2	23.2	23.4	24.7	24.9
3	25.3	24.3	27.0	25.8
4	6.3	6.0	6.7	6.4
5	7.4	7.9	7.9	8.4
NR	6.3	6.0	—	—

C	**UW**	**W**	**UW**	**W**
1	41.1	41.4	43.3	43.4
2	27.4	27.3	28.9	28.7
3	12.6	12.1	13.3	12.7
4	7.4	7.1	7.8	7.5
5	6.3	7.3	6.7	7.7
NR	5.3	4.8	—	—

5. What was your total loan volume (including FFEL and Direct Loans) for the 1994/95 Federal Award Year?

_____

6. What percent of your 1994/95 loan volume was based on Direct Loans? _____

_____

7. Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Question 9.) (n = 90)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Yes	38.9	39.9	41.1	42.2
2= No	55.8	54.7	58.9	57.8
No response provided	5.3	5.4	—	—

8. If you expect a significant change in total loan volume for the 1995/96 Federal Award Year, please indicate the expected level of change below.					
	Total Percent		Valid Percent		
	UW	W	UW	W	(n)
1= Percent increase	1.1	1.0	3.3	2.9	30
2= Percent decrease	36.3	35.6	89.4	86.7	38

9. Please indicate whether you are currently participating in the Direct Loan Program as a level one, level two, or level three institution. (n = 94)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Level one institution	74.7	74.5	75.5	75.2
2= Level two institution	17.9	18.8	18.1	19.0
3= Level three institution	6.3	5.8	6.4	5.8
No response provided	1.1	1.0	—	—

SECTION B: ADMINISTERING THE DIRECT LOAN PROGRAM

Administering the program includes all loan processing activities, reconciliation, reporting, and keeping up with regulations.

1. How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

ACTIVITY	1 VERY SATISFIED	2 SOMEWHAT SATISFIED	3 SOMEWHAT DISSATISFIED	4 VERY DISSATISFIED	NA	(n)
A. Keeping up with regulations	1	2	3	4	NA	95
B. Answering general questions about loans and financial aid	1	2	3	4	NA	93
C. Counseling borrowers while in school	1	2	3	4	NA	92
D. Helping students with loans after they have left school	1	2	3	4	NA	81
E. Processing origination records	1	2	3	4	NA	92
F. Printing promissory notes	1	2	3	4	NA	90
G. Securing signatures on promissory notes	1	2	3	4	NA	89
H. Requesting and receipt of loan funds	1	2	3	4	NA	88
I. Disbursement of loan funds	1	2	3	4	NA	94
J. Refunding excess loan funds to borrowers	1	2	3	4	NA	18
K. Financial monitoring and reporting	1	2	3	4	NA	95
L. Recordkeeping and reporting of student information (*includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS*)	1	2	3	4	NA	90
M. Other (specify)	1	2	3	4	NA	13

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	58.9	59.0	58.9	59.0
2	35.8	35.5	35.8	35.5
3	3.2	3.6	3.2	3.6
4	2.1	1.9	2.1	1.9
NA	—	—	—	—
NR	—	—	—	—
D	**UW**	**W**	**UW**	**W**
1	42.1	40.9	49.4	47.9
2	29.5	30.2	34.6	35.4
3	9.5	10.5	11.1	12.3
4	4.2	3.8	4.9	4.5
NA	3.2	2.9	—	—
NR	11.6	11.8	—	—
G	**UW**	**W**	**UW**	**W**
1	72.6	72.8	77.5	78.1
2	14.7	13.8	15.7	14.8
3	4.2	4.8	4.5	5.1
4	2.1	1.9	2.2	2.0
NA	2.1	2.4	—	—
NR	4.2	4.3	—	—
J	**UW**	**W**	**UW**	**W**
1	12.6	12.5	66.7	66.6
2	6.3	6.3	33.3	33.4
3	—	—	—	—
4	—	—	—	—
NA	2.1	2.0	—	—
NR	78.9	79.2	—	—
M	**UW**	**W**	**UW**	**W**
1	3.2	2.9	23.1	22.5
2	—	—	—	—
3	8.4	7.8	61.5	59.5
4	2.1	2.3	15.4	17.9
NA	1.1	1.0	—	—
NR	85.3	86.0	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	65.3	64.8	66.7	66.1
2	29.5	29.9	30.1	30.5
3	1.1	1.4	1.1	1.5
4	2.1	1.9	2.2	1.9
NA	1.1	1.0	—	—
NR	1.1	1.0	—	—
E	**UW**	**W**	**UW**	**W**
1	72.6	73.3	75.0	75.5
2	22.1	21.8	22.8	22.5
3	—	—	—	—
4	2.1	1.9	2.2	2.0
NA	1.1	1.0	—	—
NR	2.1	1.9	—	—
H	**UW**	**W**	**UW**	**W**
1	74.7	75.1	80.7	80.5
2	13.7	13.9	14.8	15.0
3	1.1	0.9	1.1	1.0
4	3.2	3.3	3.4	3.6
NA	1.1	1.0	—	—
NR	6.3	5.8	—	—
K	**UW**	**W**	**UW**	**W**
1	47.4	46.9	47.4	46.9
2	37.9	38.0	37.9	38.0
3	9.5	9.1	9.5	9.1
4	5.3	5.9	5.3	5.9
NA	—	—	—	—
NR	—	—	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	70.5	69.5	72.8	71.9
2	21.1	21.9	21.7	22.7
3	3.2	3.3	3.3	3.4
4	2.1	1.9	2.2	2.0
NA	—	—	—	—
NR	3.2	3.4	—	—
F	**UW**	**W**	**UW**	**W**
1	77.9	78.3	82.2	82.7
2	11.6	10.7	12.2	11.3
3	3.2	3.8	3.3	4.0
4	2.1	1.9	2.2	2.0
NA	2.1	1.9	—	—
NR	3.2	3.3	—	—
I	**UW**	**W**	**UW**	**W**
1	68.4	66.1	69.1	66.7
2	23.2	25.7	23.4	26.0
3	4.2	3.9	4.3	3.9
4	3.2	3.3	3.2	3.4
NA	—	—	—	—
NR	1.1	0.9	—	—
L	**UW**	**W**	**UW**	**W**
1	16.8	16.9	17.8	17.7
2	51.6	49.9	54.4	52.4
3	18.9	20.5	20.0	21.6
4	7.4	7.9	7.8	8.3
NA	1.1	1.0	—	—
NR	4.2	3.9	—	—

2. How would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.) (n = 95)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very easy to administer	18.9	18.6	18.9	18.6
2= Relatively easy to administer, with a few areas that require a high level of effort	40.0	40.2	40.0	40.2
3= A moderate amount of effort is required overall	31.6	31.2	31.6	31.2
4= Relatively labor intensive to administer, with many areas that require a high level of effort	6.3	7.1	6.3	7.1
5= Very labor intensive to administer	3.2	2.8	3.2	2.8
No response provided	—	—	—	—

3. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if increases or decreases have occurred or will occur during the 95/96 school year. This question refers only to changes that are a direct result of implementation of the Direct Loan Program. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

RESOURCE	**LEVEL OF CHANGE**					(n)
A. Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5	94
B. Number of staff positions in Accounting or Business Office	1	2	3	4	5	94
C. Number of staff used for technical support	1	2	3	4	5	95
D. Number of hours current staff work	1	2	3	4	5	95
E. Equipment/computers	1	2	3	4	5	95
F. Supplies (postage, copying, etc)	1	2	3	4	5	95
G. Funds for training	1	2	3	4	5	95
H. Funds for staff travel	1	2	3	4	5	95
I. Development/modification of computer programs/procedures	1	2	3	4	5	95
J. Other (specify)	1	2	3	4	5	6

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	2.1	2.4	2.1	2.4
2	11.6	11.3	11.7	11.4
3	72.6	73.3	73.4	74.0
4	12.6	12.0	12.8	12.2
5	—	—	—	—
NR	1.1	1.0	—	—
C	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	2.1	2.0	2.1	2.0
3	65.3	67.0	65.3	67.0
4	23.2	21.7	23.2	21.7
5	9.5	9.3	9.5	9.3
NR	—	—	—	—
E	**UW**	**W**	**UW**	**W**
1	2.1	2.4	2.1	2.4
2	5.3	5.2	5.3	5.2
3	33.7	32.7	33.7	32.7
4	31.6	32.4	31.6	32.4
5	27.4	27.3	27.4	27.3
NR	—	—	—	—
G	**UW**	**W**	**UW**	**W**
1	2.1	2.4	2.1	2.4
2	5.3	5.2	5.3	5.2
3	65.3	65.0	65.3	65.0
4	24.2	24.4	24.2	24.4
5	3.2	3.0	3.2	3.0
NR	—	—	—	—
I	**UW**	**W**	**UW**	**W**
1	1.1	1.0	1.1	1.0
2	3.2	3.0	3.2	3.0
3	29.5	31.6	29.5	31.6
4	40.0	38.5	40.0	38.5
5	26.3	26.0	26.3	26.0
NR	—	—	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	3.2	3.4	3.2	3.4
2	7.4	8.1	7.4	8.2
3	81.1	80.0	81.9	80.8
4	6.3	6.5	6.4	6.5
5	1.1	1.0	1.1	1.0
NR	1.1	1.0	—	—
D	**UW**	**W**	**UW**	**W**
1	5.3	4.9	5.3	4.9
2	10.5	10.1	10.5	10.1
3	62.1	62.7	62.1	62.7
4	15.8	16.1	15.8	16.1
5	6.3	6.1	6.3	6.1
NR	—	—	—	—
F	**UW**	**W**	**UW**	**W**
1	4.2	4.2	4.2	4.2
2	4.2	3.9	4.2	3.9
3	55.8	57.5	55.8	57.5
4	27.4	26.2	27.4	26.2
5	8.4	8.2	8.4	8.2
NR	—	—	—	—
H	**UW**	**W**	**UW**	**W**
1	2.1	2.4	2.1	2.4
2	2.1	2.4	2.1	2.4
3	62.1	61.5	62.1	61.5
4	30.5	30.7	30.5	30.7
5	3.2	3.0	3.2	3.0
NR	—	—	—	—
J	**UW**	**W**	**UW**	**W**
1	1.1	1.0	16.7	16.8
2	—	—	—	—
3	3.2	2.9	50.0	49.4
4	—	—	—	—
5	2.1	2.0	33.3	33.8
NR	93.7	94.1	—	—

4. Please check the statements below that apply to your perceptions of your institutions's implementation of the Direct Loan Program. (Check all that apply.)	Total Percent		Valid Percent		
	UW	W	UW	W	(n)
1= Staff have been shifted to work on different financial aid functions.	65.3	63.5	72.9	71.3	85
2= Staff have been freed to work on other activities outside of financial aid.	10.5	10.5	12.8	12.7	78
3= Staff have been released to other departments or let go.	5.3	5.3	6.4	6.5	78
4= Staff are working extra hours to accommodate the added activities.	13.7	14.4	17.1	17.9	76
5= Extra staff have been hired at the institution to accommodate the added activities.	6.3	6.1	7.9	7.6	76

5. For each of the specific administrative functions listed in the table below, please indicate (with a check mark) the level of change in workload (if any) that occurred during the 1995/96 school year resulting from implementation of the Direct Loan Program.

ADMINISTRATIVE FUNCTION	Level of Change in Workload			
	1 DECREASE	2 NOCHANGE	3 INCREASE	(n)
A. Advising students on status of loans				88
B. Counseling borrowers on Direct Loan				92
C. Processing loan applications/creating				92
D. Requesting and receipt of loan funds by institution				91
E. Disbursing loan funds to students				92
F. Enrollment verification				92
G. Cash management (includes cancellations/refunds)				91
H. Reconciliation				90
I. Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)				90
J. Training Financial Aid staff				91
K. Other (specify)				9
L. Now that you have commented on the individual functions, please indicate **the overall level of change in workload (if any) at your institution** due to implementation of Direct Loans.				82

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	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	34.7	33.7	30.9	36.1	1	14.7	14.2	15.2	14.6
2	38.9	39.6	44.9	42.4	2	61.1	60.7	63.0	62.5
3	18.9	20.1	24.2	21.5	3	21.1	22.3	21.7	22.9
NR	7.4	6.7	—	—	NR	3.2	2.8	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	30.5	29.3	31.5	30.2	1	34.7	33.3	32.3	34.8
2	45.3	45.4	46.7	46.7	2	34.7	35.4	36.3	37.0
3	21.1	22.5	21.7	23.1	3	26.3	27.0	27.5	28.2
NR	3.2	2.8	—	—	NR	4.2	4.3	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	30.5	28.8	31.5	29.6	1	11.6	11.2	12.0	11.5
2	38.9	38.9	40.2	40.0	2	52.6	52.2	54.4	53.7
3	27.4	29.5	28.3	30.4	3	32.6	33.8	33.7	34.8
NR	3.2	2.8	—	—	NR	3.2	2.8	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
1	21.1	19.5	22.0	20.2	1	13.7	12.6	14.4	13.2
2	43.2	42.8	45.1	44.4	2	18.9	18.7	20.0	19.7
3	31.6	34.0	33.0	35.4	3	62.1	64.0	65.6	67.2
NR	4.2	3.8	—	—	NR	5.3	4.8	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
1	20.0	19.0	21.1	20.0	1	13.7	13.0	14.3	13.5
2	37.9	36.6	40.0	38.4	2	38.9	39.6	40.7	41.2
3	36.8	39.7	38.9	41.7	3	43.2	43.6	45.1	45.3
NR	5.3	4.7	—	—	NR	4.2	3.8	—	—
K	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
1	2.1	2.0	22.2	22.8	1	28.4	27.1	32.9	31.1
2	2.1	1.9	22.2	21.6	2	28.4	29.5	32.9	33.8
3	5.3	4.8	55.7	55.6	3	29.5	30.7	34.2	35.2
NR	90.5	91.3	—	—	NR	13.7	12.8	—	—

6. If you indicated an overall change in workload resulting from implementation of Direct Loans, please specify whether the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program). (n = 62)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Temporary	15.8	16.1	24.2	24.9
2= Permanent	49.5	48.5	75.8	75.1
No response provided	34.7	35.4	—	—

7. Following is a list of the basic steps involved in processing a loan. Please indicate the order in which these steps typically occur at your institution. (Please rank order each item with "1" indicating the first step and "7" indicating the last step of the loan process.)

STEPS OF LOAN PROCESS	**ORDER OF OCCURRENCE**	**(n)**
A. Creation of loan origination records		92
B. Promissory note transmission		91
C. Drawdown requests		85
D. Loan disbursements to borrowers		91
E. Transmission of disbursement records		91
F. Reconciliation		91
G. Refunding excess funds to borrowers		88

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	94.7	94.9	97.8	97.8
2	1.1	1.2	1.1	1.2
3	—	—	—	—
4	1.1	1.0	1.1	1.0
5	—	—	—	—
6	—	—	—	—
7	—	—	—	—
NR	3.2	2.9	—	—
D	**UW**	**W**	**UW**	**W**
1	1.1	1.0	1.1	1.0
2	8.4	8.1	8.8	8.4
3	36.8	37.3	38.5	38.8
4	48.4	48.8	50.5	50.8
5	1.1	1.0	1.1	1.0
6	—	—	—	—
7	—	—	—	—
NR	4.2	3.9	—	—
G	**UW**	**W**	**UW**	**W**
1	1.1	1.2	1.1	1.3
2	—	—	—	—
3	4.2	3.9	4.5	4.2
4	12.6	12.0	13.6	13.0
5	12.6	12.6	13.6	13.6
6	24.2	25.4	26.1	27.5
7	37.9	37.4	40.9	40.4
NR	7.4	7.5	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	82.1	82.9	85.7	86.2
3	3.2	3.2	3.3	3.3
4	2.1	2.0	2.2	2.1
5	7.4	6.9	7.7	7.1
6	1.1	1.2	1.1	1.2
7	—	—	—	—
NR	4.2	3.9	—	—
E	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	1.1	1.0	1.1	1.0
3	2.1	2.0	2.2	2.0
4	16.8	17.0	17.6	17.7
5	53.7	54.6	56.0	56.8
6	21.1	20.4	22.0	21.2
7	1.1	1.2	1.1	1.2
NR	4.2	3.9	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	1.1	1.0	1.2	1.1
2	3.2	3.0	3.5	3.3
3	49.5	49.8	55.3	55.5
4	13.7	14.3	15.3	15.9
5	17.9	17.5	20.0	19.5
6	4.2	4.3	4.7	4.8
7	—	—	—	—
NR	10.5	10.1	—	—
F	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	—	—	—	—
3	—	—	—	—
4	1.1	1.0	1.1	1.0
5	3.2	3.6	3.3	3.7
6	43.2	42.4	45.1	44.1
7	48.4	49.2	50.5	51.1
NR	4.2	3.9	—	—

8. Have you frequently encountered any of the following problems with loan processing during the 1995/96 school year? (Check all that apply.)

	Total Percent		Valid Percent		
	UW	W	UW	W	(n)
1= Problems with interactions/communications with the Direct Loan Servicer	24.2	24.3	29.9	29.9	77
2= Problems with transmission of records to the servicer	36.8	37.2	46.1	46.4	76
3= System or software problems	43.2	44.4	56.2	57.1	73
4= Problems with internal communications	7.4	7.6	9.3	9.6	75
5= Other (specify)	9.5	9.0	11.7	11.0	77

9. If you encountered any of the above problems with loan processing, did the problems have any of the following effects? (Check all that apply.)

	Total Percent		Valid Percent		
	UW	W	UW	W	(n)
1= Delayed receipt of loan funds by institution	17.9	18.3	22.4	22.8	76
2= Caused problems/delays in booking loans	28.4	30.2	35.5	37.5	76
3= Caused problems/delays in reconciliation of total cash	37.9	38.8	47.4	48.3	76
4= Delayed disbursement of funds to borrowers	17.9	18.3	22.4	22.7	76
5= Other (specify)	10.5	10.2	13.3	12.8	75

10. In your opinion, what improvements in loan processing (if any) have occurred since your institution began participation in the Direct Loan Program?

_____

11. Would you consider your current experiences in administering the Direct Loan Program more positive than, less positive than, or about the same as those for the 1994/95 school year? (n = 18)

	Total Percent		Valid Percent	
	UW	W	UW	W
1= More positive than 94/95	67.4	67.7	71.9	72.6
2= Less positive than 94/95	4.2	4.0	4.5	4.3
3= About the same	21.1	21.6	23.6	23.1
No response provided	6.3	6.7	—	—

12. Do you have any additional comments regarding the administration of the Direct Loan Program?

_____

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SECTION C: COMMUNICATIONS AND SUPPORT FROM THE DEPARTMENT OF EDUCATION

1. How satisfied are you in the Department of Education's **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction. (n = 89)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	51.6	51.2	55.1	54.4
2=	22.1	21.4	23.6	22.7
3=	12.6	13.6	13.5	14.5
4=	5.3	5.1	5.6	5.4
5= Very dissatisfied	2.1	2.9	2.2	3.0
NA=Not applicable	1.1	0.9	—	—
No response provided	5.3	4.9	—	—

2a. The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate column:

Note whether you have received the information/support by writing Y (yes) or N (no).

MATERIALS/TRAINING PROVIDED BY ED HEADQUARTERS	**RECEIVED OR PARTICIPATED Y=Yes N=No**	**(n)**
A. Direct Loan Program rules and regulations		94
B. Telephone support for policy or administrative guidance		93
C. Direct Loan Users Guide		93
D. In-person assistance		86
E. Borrower counseling materials		94
F. Training materials for counselors		87
G. Entrance/exit counseling videos		92
H. Pre-printed promissory notes		91
I. Reconciliation guide		88
J. Consolidation booklet		86
K. Loan origination support		89
L. Loan reconciliation support		79
M. Training and technical support		91
N. Video conferences		87
O. Other servicing support (Specify)		6

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	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
Yes	98.9	99.0	100.0	100.0
No	—	—	—	—
NR	1.1	1.0	—	—
C	**UW**	**W**	**UW**	**W**
Yes	96.8	97.1	98.9	99.0
No	1.1	1.0	1.1	1.0
NR	2.1	2.0	—	—
E	**UW**	**W**	**UW**	**W**
Yes	98.9	99.0	100.0	100.0
No	—	—	—	—
NR	1.1	1.0	—	—
G	**UW**	**W**	**UW**	**W**
Yes	84.2	81.5	87.0	84.4
No	12.6	15.1	13.0	15.6
NR	3.2	3.4	—	—
I	**UW**	**W**	**UW**	**W**
Yes	88.4	88.8	95.5	95.8
No	4.2	3.9	4.5	4.2
NR	7.4	7.3	—	—
K	**UW**	**W**	**UW**	**W**
Yes	84.2	85.2	89.9	90.5
No	9.5	9.0	10.1	9.5
NR	6.3	5.8	—	—
M	**UW**	**W**	**UW**	**W**
Yes	89.5	90.3	93.4	94.0
No	6.3	5.8	6.6	6.0
NR	4.2	3.9	—	—
O	**UW**	**W**	**UW**	**W**
Yes	5.3	5.1	83.3	84.7
No	1.1	0.9	16.7	15.3
NR	93.7	94.0	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
Yes	91.6	90.7	93.5	93.0
No	6.3	6.9	6.5	7.0
NR	2.1	2.4	—	—
D	**UW**	**W**	**UW**	**W**
Yes	60.0	61.3	66.3	68.0
No	30.5	28.9	33.7	32.0
NR	9.5	9.8	—	—
F	**UW**	**W**	**UW**	**W**
Yes	82.1	82.4	89.7	90.0
No	9.5	9.1	10.3	10.0
NR	8.4	8.4	—	—
H	**UW**	**W**	**UW**	**W**
Yes	80.0	81.3	83.5	84.8
No	15.8	14.6	16.5	15.2
NR	4.2	4.1	—	—
J	**UW**	**W**	**UW**	**W**
Yes	65.3	64.8	72.1	71.4
No	25.3	25.9	27.9	28.6
NR	9.5	9.3	—	—
L	**UW**	**W**	**UW**	**W**
Yes	81.1	81.8	97.5	97.5
No	2.1	2.1	2.5	2.5
NR	16.8	16.1	—	—
N	**UW**	**W**	**UW**	**W**
Yes	55.8	55.4	60.9	60.6
No	35.8	36.0	39.1	39.4
NR	8.4	8.6	—	—

2b. The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate column:

Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

MATERIALS/TRAINING PROVIDED BY ED HEADQUARTERS	RATE TIMELINESS (1-5 OR NA)	(n)
A. Direct Loan Program rules and regulations		91
B. Telephone support for policy or administrative guidance		85
C. Direct Loan Users Guide		90
D. In-person assistance		56
E. Borrower counseling materials		91
F. Training materials for counselors		75
G. Entrance/exit counseling videos		77
H. Pre-printed promissory notes		74
I. Reconciliation guide		81
J. Consolidation booklet		60
K. Loan origination support		79
L. Loan reconciliation support		76
M. Training and technical support		85
N. Video conferences		52
O. Other servicing support (Specify)		6

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	49.5	48.2	51.6	50.8
2	33.7	33.5	35.2	35.3
3	12.6	13.1	13.2	13.8
4	—	—	—	—
5	—	—	—	—
NA	2.1	2.4	—	—
NR	2.1	2.8	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	51.6	49.2	57.6	56.0
2	22.1	22.5	24.7	25.6
3	11.6	12.1	12.9	13.8
4	3.2	3.1	3.5	3.6
5	1.1	0.9	1.2	1.0
NA	5.3	5.7	—	—
NR	5.3	6.4	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	55.8	54.7	58.9	58.0
2	21.1	21.0	22.2	22.3
3	13.7	13.9	14.4	14.7
4	3.2	3.8	3.3	4.0
5	1.1	0.9	1.1	1.0
NA	2.1	1.9	—	—
NR	3.2	3.8	—	—

D	**UW**	**W**	**UW**	**W**
1	36.8	36.2	62.5	60.0
2	11.6	13.3	19.6	22.0
3	7.4	7.1	12.5	11.7
4	3.2	3.8	5.4	6.2
5	—	—	—	—
NA	24.2	22.8	—	—
NR	16.8	16.8	—	—

E	**UW**	**W**	**UW**	**W**
1	67.4	65.9	70.3	69.2
2	13.7	13.4	14.3	14.1
3	11.6	13.0	12.1	13.7
4	2.1	1.9	2.2	2.0
5	1.1	1.0	1.1	1.0
NA	2.1	1.9	—	—
NR	2.1	2.8	—	—

F	**UW**	**W**	**UW**	**W**
1	54.7	54.6	69.3	69.4
2	13.7	13.1	17.3	16.6
3	7.4	8.0	9.3	10.2
4	3.2	2.9	4.0	3.7
5	—	—	—	—
NA	12.6	12.2	—	—
NR	8.4	9.1	—	—

G	**UW**	**W**	**UW**	**W**
1	53.7	51.5	66.2	65.4
2	15.8	15.3	19.5	19.4
3	9.5	10.0	11.7	12.7
4	2.1	2.0	2.6	2.5
5	—	—	—	—
NA	14.7	16.1	—	—
NR	4.2	5.2	—	—

H	**UW**	**W**	**UW**	**W**
1	62.1	62.1	79.7	79.1
2	11.6	11.6	14.9	14.7
3	4.2	4.8	5.4	6.2
4	—	—	—	—
5	—	—	—	—
NA	15.8	14.6	—	—
NR	6.3	6.9	—	—

I	**UW**	**W**	**UW**	**W**
1	34.7	33.7	40.7	39.6
2	21.1	21.0	24.7	24.6
3	17.9	18.8	21.0	22.1
4	6.3	6.1	7.4	7.2
5	5.3	5.6	6.2	6.5
NA	3.2	2.9	—	—
NR	11.6	12.0	—	—

J	**UW**	**W**	**UW**	**W**
1	31.6	30.4	50.0	49.1
2	15.8	15.4	25.0	24.9
3	10.5	11.3	16.7	18.2
4	3.2	2.9	5.0	4.6
5	2.1	2.0	3.3	3.2
NA	18.9	19.9	3.3	—
NR	17.9	18.1	—	—

K	**UW**	**W**	**UW**	**W**
1	60.0	59.3	72.2	71.1
2	15.8	16.0	19.0	19.2
3	7.4	8.0	8.9	9.6
4	—	—	—	—
5	—	—	—	—
NA	7.4	7.0	—	—
NR	9.5	9.6	—	—

L	**UW**	**W**	**UW**	**W**
1	38.9	38.4	48.7	48.0
2	24.2	24.5	30.3	30.7
3	11.6	11.8	14.5	14.7
4	1.1	1.0	1.3	1.2
5	4.2	4.3	5.3	5.4
NA	2.1	1.9	—	—
NR	17.9	18.2	—	—

M	**UW**	**W**	**UW**	**W**
1	48.4	48.2	54.1	53.9
2	24.2	23.5	27.1	26.3
3	14.7	15.5	16.5	17.3
4	—	—	—	—
5	2.1	2.2	2.4	2.4
NA	5.3	4.8	—	—
NR	5.3	5.7	—	—

N	**UW**	**W**	**UW**	**W**
1	31.6	30.1	57.7	56.3
2	11.6	11.3	21.2	21.1
3	9.5	9.8	17.3	18.2
4	2.1	2.3	3.8	4.4
5	—	—	—	—
NA	30.5	31.4	—	—
NR	14.7	15.1	—	—

O	**UW**	**W**	**UW**	**W**
1	4.2	3.9	66.7	64.9
2	1.1	0.9	16.7	15.3
3	—	—	—	—
4	—	—	—	—
5	1.1	1.2	16.7	19.8
NA	1.1	0.9	—	—
NR	92.6	93.1	—	—

2c. The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate column:

Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. By usefulness, we mean, was it adequate to provide the instructions or services needed by your institution?

MATERIAL/TRAINING PROVIDED BY ED HEADQUARTERS	RATE USEFULNESS (1-5 OR NA)	(n)
A. Direct Loan Program rules and regulations		92
B. Telephone support for policy or administrative guidance		87
C. Direct Loan Users Guide		92
D. In-person assistance		58
E. Borrower counseling materials		93
F. Training materials for counselors		77
G. Entrance/exit counseling videos		75
H. Pre-printed promissory notes		75
I. Reconciliation guide		80
J. Consolidation booklet		60
K. Loan origination support		79
L. Loan reconciliation support		76
M. Training and technical support		84
N. Video conferences		52
O. Other servicing support (Specify)		6

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	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	66.3	64.3	68.5	67.1
2	23.2	22.9	23.9	23.9
3	7.4	8.6	7.6	9.0
4	—	—	—	—
5	—	—	—	—
NA	1.1	1.4		
NR	2.1	2.8	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	64.2	61.8	70.1	68.8
2	16.8	16.8	18.4	18.7
3	7.4	7.5	8.0	8.3
4	2.1	2.9	2.3	3.2
5	1.1	0.9	1.1	1.0
NA	4.2	4.7	—	—
NR	4.2	5.4	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	52.6	50.6	54.3	52.6
2	26.3	26.6	27.2	27.6
3	10.5	10.3	10.9	10.7
4	7.4	8.8	7.6	9.1
5	—	—	—	—
NA	—	—	—	—
NR	3.2	3.8	—	—

D	**UW**	**W**	**UW**	**W**
1	44.2	44.3	72.4	71.1
2	12.6	13.0	20.7	20.8
3	4.2	5.0	6.9	8.1
4	—	—	—	—
5	—	—	—	—
NA	21.1	20.0	—	—
NR	17.9	17.7	—	—

E	**UW**	**W**	**UW**	**W**
1	73.7	72.0	75.3	74.1
2	14.7	14.5	15.1	15.0
3	7.4	8.7	7.5	8.9
4	1.1	1.0	1.1	1.0
5	1.1	1.0	1.1	1.0
NA	—	—	—	—
NR	2.1	2.8	—	—

F	**UW**	**W**	**UW**	**W**
1	51.6	51.8	63.6	64.3
2	16.8	15.7	20.8	19.5
3	11.6	12.1	14.3	15.0
4	1.1	1.0	1.3	1.2
5	—	—	—	—
NA	9.5	8.9	—	—
NR	9.5	10.5	—	—

G	**UW**	**W**	**UW**	**W**
1	49.5	46.9	62.7	61.6
2	10.5	9.9	13.3	13.0
3	15.8	16.0	20.0	21.0
4	—	—	—	—
5	3.2	3.4	4.0	4.4
NA	12.6	13.7	—	—
NR	8.4	10.0	—	—

H	**UW**	**W**	**UW**	**W**
1	70.5	69.9	89.3	87.9
2	4.2	4.8	5.3	6.0
3	3.2	3.9	4.0	4.8
4	1.1	1.0	1.3	1.3
5	—	—	—	—
NA	14.7	13.6	—	—
NR	6.3	6.9	—	—

I	**UW**	**W**	**UW**	**W**
1	34.7	34.5	41.3	41.0
2	21.1	21.1	25.0	25.1
3	20.0	19.6	23.8	23.4
4	5.3	5.7	6.3	6.8
5	3.2	3.1	3.8	3.7
NA	3.2	2.9	—	—
NR	12.6	13.0	—	—

J	**UW**	**W**	**UW**	**W**
1	34.7	33.0	55.0	53.3
2	17.9	18.0	28.3	29.0
3	6.3	7.1	10.0	11.5
4	1.1	1.0	1.7	1.6
5	3.2	2.9	5.0	4.7
NA	20.0	20.8	—	—
NR	16.8	17.2	—	—

K	**UW**	**W**	**UW**	**W**
1	57.9	56.9	69.6	68.3
2	17.9	18.4	21.5	22.1
3	7.4	8.0	8.9	9.6
4	—	—	—	—
5	—	—	—	—
NA	7.4	7.0	—	—
NR	9.5	9.6	—	—

L	**UW**	**W**	**UW**	**W**
1	35.8	35.5	44.7	44.4
2	29.5	29.3	36.8	36.7
3	9.5	9.0	11.8	11.2
4	2.1	2.2	2.6	2.7
5	3.2	4.0	3.9	5.1
NA	1.1	0.9	—	—
NR	18.9	19.1	—	—

M	**UW**	**W**	**UW**	**W**
1	49.5	49.1	56.0	55.5
2	24.2	24.4	27.4	27.5
3	13.7	13.8	15.5	15.6
4	—	—	—	—
5	1.1	1.2	1.2	1.3
NA	6.3	5.8	—	—
NR	5.3	5.7	—	—

N	**UW**	**W**	**UW**	**W**
1	25.3	23.6	46.2	44.1
2	11.6	11.4	21.2	21.3
3	13.7	14.2	25.0	26.6
4	2.1	2.4	3.8	4.5
5	2.1	1.9	3.8	3.6
NA	29.5	29.9	—	—
NR	15.8	16.5	—	—

O	**UW**	**W**	**UW**	**W**
1	5.3	4.8	83.3	80.2
2	—	—	—	—
3	—	—	—	—
4	—	—	—	—
5	1.1	1.2	16.7	19.8
NA	1.1	0.9	—	—
NR	92.6	93.1	—	—

The following questions pertain to communications/interactions with the Department of Education or its servicer **specifically relating to loan repayment and consolidation.**

3. How would you describe the level of interaction between your institution and the Department of Education (or its servicer) regarding loan repayment and consolidation?	Loan Repayment (n = 92)				Consolidation (n = 90)			
	Total Percent		Valid Percent		Total Percent		Valid Percent	
	UW	**W**	**UW**	**UW**	**UW**	**W**	**UW**	**W**
1= Extensive interaction	2.1	2.6	2.2	2.7	2.1	2.6	2.2	2.7
2= Some interaction	27.4	26.9	28.3	27.8	20.0	18.9	21.1	19.9
3= Very little interaction	54.7	55.4	56.5	57.1	51.6	52.2	54.4	54.8
4= No interaction	12.6	12.1	13.0	12.4	21.1	21.5	22.2	22.5
No response provided	3.2	2.9	—	—	5.3	4.8	—	—

If you indicated "no" interaction with the Department of Education (or its servicer) regarding loan repayment and consolidation, please specify the reason(s) below and skip to **Question 6.**

---

4. What types of interaction does your institution have with the Department of Education (or its servicer) pertaining to loan repayment and consolidation? (Check all that apply.)	Loan Repayment					Consolidation				
	Total Percent		Valid Percent			Total Percent		Valid Percent		
	UW	**W**	**UW**	**UW**	**(n)**	**UW**	**W**	**UW**	**W**	**(n)**
1= Refer borrowers to ED/servicer for information/ materials	—	—	—	—	—	58.9	58.0	84.8	84.0	66
2= Contact ED/servicer directly to obtain forms/information	32.6	32.0	48.4	47.5	64	34.7	35.6	52.4	54.2	63
3= Intervene with ED/servicer at the request of borrowers	34.7	33.9	50.0	49.0	66	25.3	25.9	35.3	36.2	68
4= Other (specify)	1.1	1.0	1.6	1.5	62	—	—	—	—	62

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5. Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.							
	1 VERY SATISFIED	**2**	**3**	**4**	**5 VERY DISSATISFIED**	**NA**	**(n)**
A. Loan repayment	1	2	3	4	5	NA	65
B. In-school Direct Loan consolidation	1	2	3	4	5	NA	54
C. Out-of-school Direct Loan consolidation	1	2	3	4	5	NA	52

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	32.6	32.1	47.7	47.1
2	23.2	22.5	33.8	33.0
3	9.5	10.2	13.8	15.0
4	1.1	1.0	1.5	1.4
5	2.1	2.4	3.1	3.5
NA	4.2	4.6	—	—
NR	27.4	27.3	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	15.8	15.9	27.8	27.4
2	21.1	20.8	37.0	35.8
3	13.7	14.3	24.1	24.7
4	1.1	1.0	1.9	1.7
5	5.3	6.0	9.3	10.4
NA	13.7	12.8	—	—
NR	29.5	29.2	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	16.8	16.9	30.8	30.8
2	20.0	19.4	36.5	35.4
3	13.7	14.0	25.0	25.4
4	3.2	3.2	5.8	5.7
5	1.1	1.4	1.9	2.6
NA	15.8	15.9	—	—
NR	29.5	29.2	—	—

6. Thinking in terms of your institution's implementation of the Department of Education's guidelines regarding **loan repayment**, please rate your level of satisfaction with the timeliness and clarity of the regulations. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines provided for each of the following loan repayment options.

LOAN REPAYMENT OPTIONS	RATE TIMELINESS (1-5 OR NA)	(n)	RATE CLARITY (1-5 OR NA)	(n)
A. Standard repayment plan		84		86
B. Income contingent repayment plan		81		82
C. Extended repayment plan		82		82
D. Graduated repayment plan		82		81

6a. Timeliness of loan repayment guidelines

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	55.8	55.7	63.1	62.4	1	48.4	48.3	56.8	56.2
2	25.3	26.0	28.6	29.1	2	26.3	26.9	30.9	31.3
3	4.2	3.9	4.8	4.3	3	5.3	5.1	6.2	5.9
4	2.1	2.9	2.4	3.2	4	3.2	3.8	3.7	4.5
5	1.1	0.9	1.2	1.0	5	2.1	1.9	2.5	2.2
NA	7.4	6.8	—	—	NA	10.5	9.7	—	—
NR	4.2	3.9	—	—	NR	4.2	4.4	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	55.8	55.3	64.6	63.7	1	52.6	52.1	61.0	60.0
2	22.1	22.7	25.6	26.1	2	25.3	25.9	29.3	29.8
3	5.3	5.1	6.1	5.8	3	5.3	5.1	6.1	5.8
4	2.1	2.9	2.4	3.3	4	2.1	2.9	2.4	3.3
5	1.1	0.9	1.2	1.1	5	1.1	0.9	1.2	1.1
NA	9.5	8.8	—	—	NA	9.5	8.8	—	—
NR	4.2	4.4	—	—	NR	4.2	4.4	—	—

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6b. Clarity of loan repayment guidelines

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	58.9	59.0	65.1	64.7	1	41.1	41.0	47.6	47.2
2	23.2	23.5	25.6	25.7	2	24.2	24.4	28.0	28.1
3	5.3	4.9	5.8	5.4	3	14.7	14.3	17.1	16.5
4	2.1	2.9	2.3	3.1	4	4.2	5.3	4.9	6.1
5	1.1	0.9	1.2	1.0	5	2.1	1.9	2.4	2.2
NA	5.3	4.9	—	—	NA	8.4	7.8	—	—
NR	4.2	3.9	—	—	NR	5.3	5.4	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	50.5	50.2	58.5	57.8	1	47.4	46.9	55.6	54.6
2	25.3	25.8	29.3	29.8	2	23.2	23.5	27.2	27.4
3	7.4	7.0	8.5	8.1	3	10.5	10.8	12.3	12.5
4	2.1	2.9	2.4	3.3	4	3.2	3.8	3.7	4.4
5	1.1	0.9	1.2	1.1	5	1.1	0.9	1.2	1.1
NA	8.4	7.8	—	—	NA	9.5	8.8	—	—
NR	5.3	5.4	—	—	NA	5.3	5.4	—	—

7. In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education's **consolidation** guidelines. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines issued for each of the following consolidation components.

TYPE OF CONSOLIDATION	RATE TIMELINESS (1-5 OR NA)	(n)	RATE CLARITY (1-5 OR NA)	(n)
A. In-school Direct Loan consolidation		66		62
B. Out-of school Direct Loan consolidation		64		63
C. In-school FFEL consolidation		54		51
D. Out-of-school FFEL consolidation		54		52

7a. Timeliness of consolidation guidelines

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	26.3	26.4	37.9	38.2	1	26.3	26.3	39.1	39.2
2	17.9	17.8	25.8	25.8	2	23.2	23.6	34.4	35.3
3	11.6	11.2	16.7	16.2	3	9.5	9.0	14.1	13.5
4	7.4	7.1	10.6	10.3	4	7.4	7.1	10.9	10.6
5	6.3	6.6	9.1	9.5	5	1.1	1.0	1.6	1.4
NA	22.1	21.8	—	—	NA	24.2	23.9	—	—
NR	8.4	9.1	—	—	NR	8.4	9.1	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	22.1	22.8	38.9	39.7	1	20.0	20.4	35.2	35.7
2	16.8	17.5	29.6	30.5	2	16.8	18.0	29.6	31.5
3	11.6	10.8	20.4	18.7	3	13.7	12.9	24.1	22.6
4	4.2	3.9	7.4	6.8	4	5.3	4.9	9.3	8.6
5	2.1	2.4	3.7	4.2	5	1.1	1.0	1.9	1.7
NA	33.7	32.7	—	—	NA	33.7	32.8	—	—
NR	9.5	9.9	—	—	NR	9.5	10.1	—	—

7b. Clarity of consolidation guidelines									
	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	24.2	24.0	36.5	36.2	1	25.3	25.2	38.1	38.2
2	22.1	21.6	33.3	32.6	2	21.1	20.7	31.7	31.3
3	9.5	9.9	14.3	15.0	3	12.6	13.0	19.0	19.7
4	4.2	4.1	6.3	6.2	4	6.3	6.1	9.5	9.3
5	6.3	6.5	9.5	9.9	5	1.1	1.0	1.6	1.5
NA	24.2	23.7	—	—	NA	25.3	24.8	—	—
NR	9.5	10.1	—	—	NR	8.4	9.2	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	17.9	18.0	33.3	33.3	1	17.9	18.4	32.7	33.4
2	18.9	18.9	35.3	34.9	2	16.8	16.9	30.8	30.6
3	10.5	10.9	19.6	20.2	3	13.7	14.1	25.0	25.5
4	4.2	3.9	7.8	7.1	4	4.2	3.9	7.7	7.0
5	2.1	2.4	3.9	4.4	5	2.1	1.9	3.8	3.5
NA	34.7	33.6	—	—	NA	33.7	32.7	—	—
NR	11.6	12.3	—	—	NR	11.6	12.1	—	—

8. Has your institution had any contact with the account managers in the Department of Education's Regional Office for your area? (n = 89)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Yes	85.3	85.0	91.0	90.4
2= No - If no, please skip to Question 12	8.4	9.0	9.0	9.6
No response provided	6.3	5.9	—	—

9. How would you describe the level of interaction between your institution and the account managers in the Regional Office? (n = 81)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Extensive interaction	25.3	24.9	29.6	29.2
2= Some interaction	42.1	42.0	49.4	49.4
3= Very little interaction	17.9	18.2	21.0	21.4
No response provided	14.7	15.0	—	—

10. Were the contacts with the account managers in the Regional Office initiated by your institution, the Regional Office, or both? (n = 80)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= The institution	11.6	12.4	13.8	14.8
2= The Regional Office	12.6	13.0	15.0	15.4
3= Both the institution and the Regional Office	60.0	58.6	71.3	69.8
No response provided	15.8	15.9	—	—

11a. Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

Please indicate whether you have had any contact with the Regional Office for the specified reasons by writing Y (Yes) or N (no).

REASONS FOR CONTACT WITH THE ED REGIONAL OFFICE	HAS YOUR INSTITUTION HAD CONTACT WITH THE REGIONAL OFFICE? Y=Yes N=No	(n)
A. Training received at the Regional Office (or at a designated facility)		79
B. On-site training/guidance delivered by account managers		76
C. Questions/issues regarding computer systems design or implementation		70
D. Questions/issues regarding loan origination		75
E. Computer-related reconciliation issues		75
F. Accounting-related reconciliation issues		75
G. Questions regarding Direct Loan policy		79
H. Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		75
I. Entrance/exit counseling issues		73
J. Requests for ED-provided materials		76
K. Questions regarding sources of contact for specific questions		79
L. Other (Specify)		4

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
Yes	44.2	42.5	53.2	51.4	Yes	43.2	42.8	53.9	53.6	Yes	34.7	35.0	47.1	47.5
No	38.9	40.2	46.8	48.6	No	36.8	37.0	46.1	46.4	No	38.9	38.6	52.9	52.5
NR	16.8	17.2	—	—	NR	20.0	20.1	—	—	NR	26.3	26.3	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
Yes	34.7	35.1	44.0	44.7	Yes	53.7	54.1	68.0	69.0	Yes	49.5	50.8	62.7	64.3
No	44.2	43.4	56.0	55.3	No	25.3	24.3	32.0	31.0	No	29.5	28.2	37.3	35.7
NR	21.1	21.5	—	—	NR	21.1	21.5	—	—	NR	21.1	21.0	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**	**I**	**UW**	**W**	**UW**	**W**
Yes	51.6	51.6	62.0	62.5	Yes	28.4	29.2	36.0	37.3	Yes	12.6	12.5	16.4	16.3
No	31.6	30.9	38.0	37.5	No	50.5	49.2	64.0	62.7	No	64.2	64.1	83.6	83.7
NR	16.8	17.5	—	—	NR	21.1	21.6	—	—	NR	23.2	23.5	—	—
J	**UW**	**W**	**UW**	**W**	**K**	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
Yes	36.8	37.2	46.1	46.8	Yes	49.5	49.5	59.5	59.9	Yes	2.1	1.9	50.0	49.4
No	43.2	42.4	53.9	53.2	No	33.7	33.2	40.5	40.1	No	2.1	1.9	50.0	50.6
NR	20.0	20.4	—	—	NR	16.8	17.3	—	—	NR	95.8	96.2	—	—

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11b.	Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column: Rate the timeliness of the training/support you received in meeting your needs using a scale of 1-5, with 1 being very timely and 5 being not all timely.		
	REASONS FOR CONTACT WITH THE ED REGIONAL OFFICE	**RATE TIMELINESS (1-5 OR NA)**	**(n)**
A.	Training received at the Regional Office (or at a designated facility)		42
B.	On-site training/guidance delivered by account managers		38
C.	Questions/issues regarding computer systems design or implementation		33
D.	Questions/issues regarding loan origination		33
E.	Computer-related reconciliation issues		51
F.	Accounting-related reconciliation issues		47
G.	Questions regarding Direct Loan policy		48
H.	Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		26
I.	Entrance/exit counseling issues		11
J.	Requests for ED-provided materials		35
K.	Questions regarding sources of contact for specific questions		47
L.	Other (Specify)		2

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	26.3	25.4	59.5	59.7	1	29.5	28.2	73.7	72.3	1	16.8	17.2	48.5	49.1
2	9.5	9.0	21.4	21.2	2	8.4	8.8	21.1	22.6	2	11.6	11.1	33.3	31.6
3	5.3	5.3	11.9	12.5	3	2.1	2.0	5.3	5.1	3	3.2	2.9	9.1	8.4
4	2.1	1.9	4.8	4.5	4	—	—	—	—	4	3.2	3.8	9.1	10.9
5	1.1	0.9	2.4	2.2	5	—	—	—	—	5	—	—	—	—
NA	28.4	28.9	—	—	NA	30.5	30.2	—	—	NA	31.6	31.2	—	—
NR	27.4	28.6	—	—	NR	29.5	30.8	—	—	NR	33.7	33.8	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	23.2	23.5	66.7	66.9	1	32.6	31.5	60.8	58.3	1	28.4	27.7	57.4	54.5
2	10.5	10.6	30.3	30.2	2	10.5	12.1	19.6	22.4	2	10.5	12.1	21.3	23.9
3	1.1	1.0	3.0	2.9	3	8.4	7.6	15.7	14.1	3	7.4	7.2	14.9	14.1
4	—	—	—	—	4	2.1	2.9	3.9	5.3	4	3.2	3.8	6.4	7.6
5	—	—	—	—	5	—	—	—	—	5	—	—	—	—
NA	35.8	35.1	—	—	NA	21.1	20.3			NA	25.3	24.2	—	—
NR	29.5	29.9	—	—	NR	25.3	25.6	—	—	NR	25.3	25.1	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**	**I**	**UW**	**W**	**UW**	**W**
1	35.8	36.2	70.8	71.4	1	17.9	17.8	65.4	63.0	1	9.5	9.6	81.8	83.3
2	9.5	9.1	18.8	18.0	2	7.4	8.0	26.9	28.5	2	2.1	1.9	18.2	16.7
3	4.2	4.3	8.3	8.6	3	2.1	2.4	7.7	8.5	3	—	—	—	—
4	—	—	—	—	4	—	—	—	—	4	—	—	—	—
5	1.1	1.0	2.1	2.0	5	—	—	—	—	5	—	—	—	—
NA	25.3	24.6	—	—	NA	40.0	39.0	—	—	NA	47.4	46.7	—	—
NR	24.2	24.8	—	—	NR	32.6	32.7	—	—	NR	41.1	41.8	—	—
J	**UW**	**W**	**UW**	**W**	**K**	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
1	22.1	22.9	60.0	61.6	1	34.7	34.9	70.2	70.4	1	1.1	1.0	50.0	51.2
2	13.7	13.3	37.1	35.8	2	9.5	9.5	19.1	19.2	2	—	—	—	—
3	1.1	1.0	2.9	2.7	3	4.2	4.2	8.5	8.6	3	—	—	—	—
4	—	—	—	—	4	1.1	0.9	2.1	1.8	4	—	—	—	—
5	—	—	—	—	5	—	—	—	—	5	1.1	0.9	50.0	48.8
NA	35.8	35.0	—	—	NA	28.4	27.7	—	—	NA	1.1	1.0	—	—
NR	27.4	27.8	—	—	NR	22.1	22.7	—	—	NR	96.8	97.2	—	—

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11c. Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

Rate the usefulness of the training/support you received in meeting your needs on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

	REASONS /FOR CONTACT WITH THE ED REGIONAL OFFICE	RATE USEFULNESS (1-5 OR NA)	(n)
A.	Training received at the Regional Office (or at a designated facility)		41
B.	On-site training/guidance delivered by account managers		38
C.	Questions/issues regarding computer systems design or implementation		32
D.	Questions/issues regarding loan origination		34
E.	Computer-related reconciliation issues		50
F.	Accounting-related reconciliation issues		47
G.	Questions regarding Direct Loan policy		49
H.	Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		26
I.	Entrance/exit counseling issues		11
J.	Requests for ED-provided materials		35
K.	Questions regarding sources of contact for specific questions		47
L.	Other (Specify)		1

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	25.3	24.5	58.5	58.8
2	13.7	13.3	31.7	31.9
3	2.1	2.0	4.9	4.8
4	—	—	—	—
5	2.1	1.9	4.9	4.5
NA	29.5	29.8	—	—
NR	27.4	28.6	—	—
D	**UW**	**W**	**UW**	**W**
1	23.2	23.5	64.7	65.1
2	9.5	9.6	26.5	26.7
3	1.1	1.0	2.9	2.8
4	2.1	1.9	5.9	5.4
5	—	—	—	—
NA	35.8	35.1	—	—
NR	28.4	28.9	—	—
G	**UW**	**W**	**UW**	**W**
1	35.8	35.9	69.4	69.5
2	9.5	9.4	18.4	18.3
3	5.3	5.3	10.2	10.3
4	—	—	—	—
5	1.1	1.0	2.0	1.9
NA	25.3	24.6	—	—
NR	23.2	23.8	—	—
J	**UW**	**W**	**UW**	**W**
1	27.4	27.7	74.3	74.4
2	9.5	9.5	25.7	25.6
3	—	—	—	—
4	—	—	—	—
5	—	—	—	—
NA	35.8	35.0	—	—
NR	27.4	27.8	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	28.4	27.3	71.1	69.9
2	8.4	8.5	21.1	21.9
3	3.2	3.2	7.9	8.2
4	—	—	—	—
5	—	—	—	—
NA	30.5	30.2	—	—
NR	29.5	30.8	—	—
E	**UW**	**W**	**UW**	**W**
1	29.5	28.6	56.0	53.8
2	10.5	11.9	20.0	22.3
3	7.4	6.7	14.0	12.6
4	5.3	6.0	10.0	11.3
5	—	—	—	—
NA	22.1	21.3	—	—
NR	25.3	25.6	—	—
H	**UW**	**W**	**UW**	**W**
1	18.9	18.7	69.2	66.2
2	6.3	7.1	23.1	25.2
3	2.1	2.4	7.7	8.5
4	—	—	—	—
5	—	—	—	—
NA	40.0	39.0	—	—
NR	32.6	32.7	—	—
K	**UW**	**W**	**UW**	**W**
1	35.8	35.8	72.3	72.2
2	8.4	8.2	17.0	16.5
3	3.2	3.3	6.4	6.6
4	2.1	2.3	4.3	4.7
5	—	—	—	—
NA	28.4	27.7	—	—
NR	22.1	22.7	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	18.9	19.1	56.3	56.0
2	9.5	9.2	28.1	27.0
3	2.1	2.0	6.3	5.7
4	3.2	3.8	9.4	11.2
5	—	—	—	—
NA	31.6	31.2	—	—
NR	34.7	34.7	—	—
F	**UW**	**W**	**UW**	**W**
1	28.4	27.6	57.4	54.4
2	8.4	9.9	17.0	19.5
3	8.4	8.2	17.0	16.2
4	4.2	5.0	8.5	9.9
5	—	—	—	—
NA	25.3	24.2	—	—
NR	25.3	25.1	—	—
I	**UW**	**W**	**UW**	**W**
1	10.5	10.5	90.9	91.7
2	1.1	1.0	9.1	8.3
3	—	—	—	—
4	—	—	—	—
5	—	—	—	—
NA	47.4	46.7	—	—
NR	41.1	41.8	—	—
L	**UW**	**W**	**UW**	**W**
1	1.1	1.0	100.0	100.0
2	—	—	—	—
3	—	—	—	—
4	—	—	—	—
5	—	—	—	—
NA	1.1	1.0	—	—
NR	97.9	98.1	—	—

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12. In your opinion, is the overall level of communication and support currently provided by the Department of Education better than, worse than, or about the same as that provided during the 1994/95 school year? (n = 86)

	Total Percent		Valid Percent	
	UW	W	UW	W
1= Better than 94/95	35.8	36.2	39.5	40.0
2= Worse than 94/95	6.3	6.8	7.0	7.5
3= About the same	48.4	47.6	53.5	52.5
No response provided	9.5	9.3	—	—

13. What additional comments or suggestions do you have regarding the Department of Education's services and/or communications?

_____

SECTION D: OVERALL IMPRESSIONS OF THE DIRECT LOAN PROGRAM

1. Please review the potential attributes of the Direct Loan Program listed below. Then, in the appropriate column:

   a. Indicate your perceptions of the most important benefits (up to three) of the Direct Loan Program. Please check the most important benefits.

   b. Indicate the areas of the Direct Loan Program where your expectations have not been achieved. Please check the area of unmet expectations. (Check all that apply.)

	Most Important Benefits Direct Loan Program					Areas of Unmet Expectations				
	Total Percent		Valid Percent			Total Percent		Valid Percent		
	UW	**W**	**UW**	**UW**	**(n)**	**UW**	**W**	**UW**	**W**	**(n)**
1= Able to serve borrowers better	80.0	79.6	89.4	88.6	85	16.8	17.3	18.2	18.7	88
2= Simpler to administer than FFEL	49.5	46.6	56.0	52.9	84	21.1	21.9	22.5	23.4	89
3= Cost savings to taxpayers and the Federal government	17.9	18.0	21.3	21.2	80	8.4	9.3	9.6	10.5	83
4= Funds availability more predictable than from lending institutions or guarantee agencies	37.9	38.2	42.9	43.0	84	15.8	16.2	16.9	17.3	89
5= Flexible repayment options for borrowers	28.4	28.9	34.2	34.7	79	9.5	9.4	10.3	10.2	87
6= Loan application process is entirely under institutional control	61.1	63.1	66.7	68.9	87	13.7	13.7	14.8	14.8	88
7= Institutions receive administrative allowance for originating loans	11.6	12.8	13.9	15.4	79	11.6	11.0	12.8	12.2	86
8= Other (Specify)	3.2	3.1	3.9	3.9	76	9.5	8.8	11.4	10.7	79

2. Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction. (n = 94)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	60.0	59.4	60.6	60.0
2=	26.3	27.0	26.6	27.3
3=	6.3	6.0	6.4	6.0
4=	5.3	5.6	5.3	5.7
5= Very dissatisfied	1.1	0.9	1.1	0.9
No response provided	1.1	1.0	—	—

3. Compared to the 1994/95 school year, has your overall level of satisfaction with the Direct Loan Program increased, decreased or remained the same? (n = 86)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Increased	53.7	53.5	59.3	58.9
2= Decreased	5.3	5.2	5.8	5.7
3= Remained the same	31.6	32.1	34.9	35.4
No response provided	9.5	9.2	—	—

4. What advice could you offer to other institutions in their efforts to implement the Direct Loan Program?

_____

5. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

_____

SECTION E: SURVEY ISSUES

1. Do you have any suggestions or comments on this survey?

_____

2. Do you have suggestions on ways to improve future surveys or reduce their burden to you?

_____

Second Year Direct Loan Institutions

SURVEY OF INSTITUTIONS ENTERING IN THE FEDERAL DIRECT LOAN PROGRAM

SECTION A: BACKGROUND INFORMATION

1. Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.) (n=414)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.	59.0	59.2	59.4	59.4
2= Each campus, branch, school within the institution is served by a separate Financial Aid Office.	18.0	17.5	18.1	17.5
3= All campuses, branches, or schools within the institution are served by a single Financial Aid Office.	19.9	19.8	20.0	19.9
4= Other (specify)	2.4	3.1	2.4	3.2
No response provided	0.7	0.4	—	—

2. Please indicate the type of computer system currently used by your institution to administer student financial aid prior to and following participation in the Direct Loan Program?

Type of System Used Prior to Participation (n=388)	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Mainframe system only	17.7	11.7	18.9	12.4
2= Both mainframe and personal computers	43.4	33.1	46.2	35.1
3= Personal computers only	21.3	31.3	22.7	33.1
4= Contracted servicer used to process electronically	7.7	13.6	8.2	14.4
5= No computer system used; all manual processing	2.9	4.2	3.1	4.5
6= Other (specify)	1.0	0.6	1.0	0.6
No repsonse provided	6.0	5.5	—	—

Type of System Used Following Participation (n=389) (n=417)	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Mainframe system only	5.8	4.1	6.1	4.3
2= Both mainframe and personal computers	55.4	40.2	58.9	42.5
3= Personal computers only	23.5	34.1	25.0	36.1
4= Contracted servicer used to process electronically	8.6	15.7	9.2	16.6
5= No computer system used; all manual processing	—	—	—	—
6= Other (specify)	0.7	0.4	0.8	0.5
No response provided	6.0	5.4	—	—

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3. Which of the following best describes the current software configuration used by your institution to process Direct Loans? (Check all that apply.)

	Total Percent		Valid Percent		
	UW	W	UW	W	(n)
1= Vendor-provided software	31.9	31.6	34.9	34.4	381
2= EDExpress software	67.9	61.0	71.3	63.9	397
3= Software developed internally	14.1	10.1	15.6	11.2	377
4= Other (specify)	9.1	15.0	10.1	16.5	375

4. How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? Please circle your level of satisfaction **on a scale of 1 to 5, with 1 being the highest**.

PERFORMANCE AREA	1 VERY SATISFIED	2	3	4	5 VERY DISSATISFIED	(n)
A. Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required	1	2	3	4	5	384
B. Ease of integration and compatibility with your previously existing system	1	2	3	4	5	377
C. Processing efficiency (e.g., the ability to batch process or process multiple types of loans)	1	2	3	4	5	383

	Total Percent		Valid Percent	
A	UW	W	UW	W
1	25.4	25.4	27.6	29.1
2	40.3	37.1	43.8	42.5
3	18.2	16.7	19.8	19.1
4	6.5	5.1	7.0	5.9
5	1.7	3.0	1.8	3.4
NR	7.9	12.8	—	—

	Total Percent		Valid Percent	
B	UW	W	UW	W
1	22.3	23.2	24.7	27.0
2	32.6	29.6	36.1	34.6
3	22.5	19.7	24.9	22.9
4	8.4	7.1	9.3	8.2
5	4.6	6.2	5.0	7.2
NR	9.6	14.3	—	—

C	UW	W	UW	W
1	24.5	24.6	26.6	28.2
2	35.7	34.2	38.9	39.3
3	19.9	17.0	21.7	19.5
4	8.4	7.1	9.1	8.2
5	3.4	4.2	3.7	4.8
NR	8.2	12.9	—	—

5. What was your total FFEL loan volume for the 1994/95 Federal Award Year?

_____

6. Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Question 8). (n=397)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Yes	41.5	33.2	43.6	35.1
2= No	53.7	61.5	56.4	64.9
No response provided	4.8	5.3	—	—

7. If you expect a significant change in total loan volume for the 1995/96 Federal Award Year, please indicate the expected level of change below.				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Percent increase (n=146)	1.1	1.2	3.5	4.2
2= Percent decrease (n=163)	35.3	28.6	92.5	90.1

8. Please indicate whether you are currently participating in the Direct Loan Program as a level one, level two, or level three institution. (n=406)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Level one institution	79.1	78.6	81.3	80.8
2= Level two institution	15.8	16.3	16.3	16.8
3= Level three institution	2.4	2.3	2.5	2.4
No response provided	2.6	2.7	—	—

SECTION B: DECISIONS REGARDING THE DIRECT LOAN PROGRAM

If you were not involved in any of the decisions mentioned in this section, please ask those who were involved to complete the questions.

1. Please check below the most important factors (**up to three**) in your institution's overall decision to apply for the Direct Loan Program.

	Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**(n)**
1= Able to serve borrowers better	68.1	60.9	78.5	68.7	362
2= Simpler to administer than FFEL	41.5	37.4	47.8	42.2	362
3= Cost savings to taxpayers and the Federal government	7.4	12.0	8.6	13.5	362
4= Funds available more predictable than from lending institutions or guarantee agencies	32.4	34.3	37.3	38.8	362
5= Flexible repayment options for borrowers	21.1	27.9	24.3	31.5	362
6= Loan application process is entirely under institutional control	46.8	44.4	53.9	50.2	362
7= Receive administrative allowance for originating loans	5.3	4.8	6.1	5.4	362
8= Key administrators at your institution favor it	19.7	19.2	22.7	21.7	362
9= Important to external supporters (e.g., Board, funders, etc.)	1.9	1.7	2.2	1.9	362
10= Other (specify)	4.3	6.3	5.0	7.1	363

2. Please check whether you are offering both Direct Loans and FFEL, or offering only Direct Loans. (n=364)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Offering both Direct Loans and FFEL	29.7	37.0	34.1	41.2
2= Switching 100% to Direct Loans	57.6	52.7	65.9	58.8
No response provided	12.7	10.4	—	—

2a.	What factors influenced your decision to phase-in the Direct Loan Program? Rate **each** item below regarding its influence or importance in the overall decisions, using this scale. 1 = Very important 2 = Somewhat important 3 = Not at all important 4 = Not applicable		
		RATING	**(n)**
A.	Did not want to confuse borrowers who already had FFEL loans.		113
B.	Wanted to delay full commitment until the Department has gained experience with the new program.		118
C.	Wanted to learn how to implement the program on a small group before committing to the entire institution.		115
D.	Wanted to maintain relationships with lender(s) and/or guarantor(s).		119
E.	Wanted to keep professional students in the FFEL Program.		48
F.	Other (specify)		20

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	17.7	21.0	65.5	62.8	1	11.8	14.3	41.5	41.3
2	5.3	7.3	19.5	21.6	2	11.3	14.1	39.8	40.7
3	4.1	5.2	15.0	15.5	3	5.3	6.2	18.6	18.0
NA	2.9	3.7	—	—	NA	2.4	3.4	—	—
NR	70.0	62.8	—	—	NR	69.3	61.9	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	15.3	18.4	55.7	52.5	1	15.3	19.2	53.8	53.9
2	7.2	10.0	26.1	28.7	2	9.1	11.4	31.9	32.0
3	5.0	6.6	18.3	18.8	3	4.1	5.0	14.3	14.1
NA	2.9	2.9	—	—	NA	1.9	2.4	—	—
NR	69.5	62.1	—	—	NR	69.5	62.1	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	1.2	2.2	10.4	18.7	1	4.3	4.9	90.0	91.8
2	2.6	2.3	22.9	19.4	2	0.5	0.4	10.0	8.2
3	7.7	7.4	66.7	61.9	3	—	—	—	—
NA	18.0	24.5	—	—	NA	0.5	0.5	—	—
NR	70.5	63.6	—	—	NR	94.7	94.1	—	—

2b. What factors influenced your decision to switch to 100 percent Direct Loan Program? Rate **each** item below regarding its influence or importance in the overall decisions, using this scale.

1 = Very important
2 = Somewhat important
3 = Not at all important
4 = Not applicable

		RATING	(n)
A.	Did not want to confuse borrowers by offering two loan programs.		255
B.	Did not want the complexity of administering two programs simultaneously.		261
C.	Did not want to continue to administer the FFEL Program.		233
D.	Wanted to avoid uncertainty over obtaining loans through lenders under FFEL.		228
E.	Other (specify)		33

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	45.3	39.8	74.1	73.1
2	12.2	10.6	20.0	19.4
3	3.6	4.1	5.9	7.5
NA	1.9	1.9	—	—
NR	36.9	43.8	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	54.4	45.4	87.0	81.3
2	6.7	8.8	10.7	15.8
3	1.4	1.6	2.3	2.9
NA	0.7	0.5	—	—
NR	36.7	43.6	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	21.6	16.6	38.6	34.3
2	20.4	17.6	36.5	36.5
3	13.9	14.1	24.9	29.2
NA	6.7	7.5	—	—
NR	37.4	44.3	—	—

	Total Percent		Valid Percent	
D	**UW**	**W**	**UW**	**W**
1	18.0	15.8	32.9	32.8
2	16.5	16.0	30.3	33.1
3	20.1	16.5	36.8	34.1
NA	7.0	6.9	—	—
NR	38.4	44.8	—	—

	Total Percent		Valid Percent	
E	**UW**	**W**	**UW**	**W**
1	6.7	5.7	84.8	89.5
2	1.0	0.5	12.1	8.5
3	0.2	0.1	3.0	2.0
NA	1.0	0.7	—	—
NR	91.1	92.9	—	—

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SECTION C: START-UP ACTIVITIES FOR THE DIRECT LOAN PROGRAM

1. The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to the **start-up activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale.

   1 = Easy to set up process at my institution
   2 = Moderate level of effort required to set up process
   3 =Difficult to set up process at my institution
   NA = Not applicable, did not implement this process (e.g., same as under FFEL)

	ACTIVITIES AND PROCESSES	RATE EASE OF IMPLEMENTATION	(n)
A.	Installation of government-provided software into your institution's own computer system		302
B.	Development and conduct of internal staff training on the Direct Loan Program		373
C.	Development of procedures/materials to counsel borrowers on Direct Loans		372
D.	Development of institutional procedures for processing loan applications and ensuring loan origination		376
E.	Development of loan disbursement procedures (e.g., crediting student accounts)		373
F.	Development of promissory note review and transmittal procedures		364
G.	Development of internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)		370
H.	Development of institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)		359
I.	Development of reconciliation procedures at your institution		357
J.	Other processes or activities (specify)		16

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	29.7	27.0	41.1	41.7	1	25.9	27.7	29.0	32.3
2	35.0	32.1	48.3	49.4	2	58.5	53.1	65.4	61.9
3	7.7	5.8	10.6	8.9	3	5.0	5.0	5.6	5.9
NA	18.9	25.6	—	—	NA	2.9	5.1	—	—
NR	8.6	9.6	—	—	NR	7.7	9.0	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	60.9	59.8	68.3	69.5	1	30.0	32.4	33.2	37.3
2	27.3	24.9	30.6	29.0	2	53.0	47.0	58.8	54.0
3	1.0	1.3	1.1	1.5	3	7.2	7.6	8.0	8.7
NA	3.1	5.5	—	—	NA	2.4	4.6	—	—
NR	7.7	8.5	—	—	NR	7.4	8.4	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	39.3	43.4	44.0	50.3	1	47.5	43.7	54.4	52.3
2	38.8	33.3	43.4	38.6	2	36.2	35.7	41.5	42.7
3	11.3	9.6	12.6	11.1	3	3.6	4.2	4.1	5.1
NA	3.1	5.3	—	—	NA	4.6	7.1	—	—
NR	7.4	8.4	—	—	NR	8.2	9.3	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
1	19.2	23.9	21.6	28.1	1	28.5	30.0	33.1	36.2
2	56.6	49.9	63.8	58.6	2	47.2	43.9	54.9	53.1
3	12.9	11.3	14.6	13.3	3	10.3	8.8	12.0	10.6
NA	3.6	6.3	—	—	NA	5.3	7.5	—	—
NR	7.7	8.5	—	—	NR	8.6	9.8	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
1	17.5	19.8	20.4	24.7	1	1.2	1.2	31.3	26.7
2	45.6	42.1	53.2	52.5	2	1.2	1.7	31.3	38.1
3	22.5	18.3	26.3	22.8	3	1.4	1.6	37.5	35.2
NA	6.0	10.9	—	—	NA	1.9	2.1	—	—
NR	8.4	8.9	—	—	NR	94.2	93.4	—	—

2. What additional comments or suggestions do you have regarding your experiences with the start-up processes for the Direct Loan Program?

SECTION D. ADMINISTERING THE DIRECT LOAN PROGRAM

(Administering the program includes all loan processing activities, reconciliation, reporting, and keeping up with regulations.)

1. How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

	ACTIVITY	1 VERY SATISFIED	2 SOMEWHAT SATISFIED	3 SOMEWHAT DISSATISFIED	4 VERY DISSATISFIED	NA	(n)
A.	Keeping up with regulations	1	2	3	4	NA	405
B.	Answering general questions about loans and financial aid	1	2	3	4	NA	369
C.	Counseling borrowers while in school	1	2	3	4	NA	398
D.	Helping students with loans after they have left school	1	2	3	4	NA	248
E.	Processing origination records	1	2	3	4	NA	382
F.	Printing promissory notes	1	2	3	4	NA	377
G.	Securing signatures on promissory notes	1	2	3	4	NA	389
H.	Requesting and receipt of loan funds	1	2	3	4	NA	390
I.	Disbursement of loan funds	1	2	3	4	NA	395
J.	Refunding excess loan funds to borrowers	1	2	3	4	NA	344
K.	Financial monitoring and reporting	1	2	3	4	NA	373
L.	Recordkeeping and reporting of student information (includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)	1	2	3	4	NA	349
M.	Other (specify)	1	2	3	4	NA	32

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	40.8	37.7	42.0	39.5
2	50.6	50.8	52.1	53.2
3	5.5	6.9	5.7	7.2
4	0.2	0.1	0.2	0.2
NA	0.7	1.1	—	—
NR	2.2	3.3	—	—
D	**UW**	**W**	**UW**	**W**
1	29.7	31.4	50.0	52.7
2	24.0	23.0	40.3	38.6
3	5.3	4.4	8.9	7.4
4	0.5	0.8	0.8	1.3
NA	33.8	34.3	—	—
NR	6.7	6.2	—	—
G	**UW**	**W**	**UW**	**W**
1	58.8	58.7	63.0	64.2
2	30.2	29.1	32.4	31.8
3	4.1	3.5	4.4	3.9
4	0.2	0.2	0.3	0.2
NA	2.6	3.1	—	—
NR	4.1	5.3	—	—
J	**UW**	**W**	**UW**	**W**
1	43.4	42.6	52.6	53.4
2	33.1	31.6	40.1	39.7
3	4.8	4.6	5.8	5.8
4	1.2	0.9	1.5	1.1
NA	11.0	13.3	—	—
NR	6.5	7.0	—	—
M	**UW**	**W**	**UW**	**W**
1	1.7	2.5	21.9	33.7
2	0.5	0.3	6.3	3.6
3	3.1	2.7	40.6	36.8
4	2.4	1.9	31.3	25.8
NA	2.2	2.6	—	—
NR	90.2	90.2	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	60.4	58.0	68.3	66.2
2	26.9	28.8	30.4	33.0
3	1.2	0.7	1.4	0.8
4	—	—	—	—
NA	0.7	1.1	—	—
NR	10.8	11.4	—	—
E	**UW**	**W**	**UW**	**W**
1	61.6	58.3	67.3	66.8
2	24.7	23.1	27.0	26.5
3	5.0	5.8	5.5	6.6
4	0.2	0.1	0.3	0.1
NA	4.1	7.3	—	—
NR	4.3	5.4	—	—
H	**UW**	**W**	**UW**	**W**
1	64.3	60.1	68.7	66.7
2	24.9	25.4	26.7	28.2
3	2.9	2.6	3.1	2.9
4	1.4	2.0	1.5	2.2
NA	3.6	5.7	—	—
NR	2.9	4.3	—	—
K	**UW**	**W**	**UW**	**W**
1	30.2	29.2	33.8	34.1
2	47.2	45.3	52.8	52.9
3	10.1	9.5	11.3	11.1
4	1.9	1.6	2.1	1.9
NA	7.2	9.8	—	—
NR	3.4	4.5	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	64.7	65.0	67.8	69.0
2	28.3	27.0	29.6	28.7
3	2.4	2.1	2.5	2.3
4	—	—	—	—
NA	1.9	2.3	—	—
NR	2.6	3.6	—	—
F	**UW**	**W**	**UW**	**W**
1	69.8	64.5	77.2	74.5
2	17.3	17.9	19.1	20.7
3	2.6	3.0	2.9	3.5
4	0.7	1.2	0.8	1.3
NA	5.8	8.4	—	—
NR	3.8	4.9	—	—
I	**UW**	**W**	**UW**	**W**
1	58.5	59.4	61.8	64.5
2	29.5	27.3	31.1	29.6
3	5.5	3.9	5.8	4.3
4	1.2	1.4	1.3	1.6
NA	1.9	3.3	—	—
NR	3.4	4.5	—	—
L	**UW**	**W**	**UW**	**W**
1	18.5	20.9	22.1	25.7
2	40.0	37.9	47.9	46.7
3	20.9	19.1	24.9	23.5
4	4.3	3.3	5.2	4.0
NA	12.2	13.7	—	—
NR	4.1	5.2	—	—

2. Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.) (n=405)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very easy to administer	10.3	12.9	10.6	13.4
2= Relatively easy to administer, with a few areas that require a high level of effort	46.0	45.2	47.4	46.9
3= A moderate amount of effort is required overall	25.2	23.4	25.9	24.3
4= Relatively labor intensive to administer, with many areas that require a high level of effort	13.4	12.7	13.8	13.2
5= Very labor intensive to administer	2.2	2.1	2.2	2.2
No response provided	2.9	3.6	—	—

3. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 95/96 school year. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

RESOURCE	**LEVEL OF CHANGE**					**(n)**
A. Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5	407
B. Number of staff positions in Accounting or Business Office	1	2	3	4	5	404
C. Number of staff used for technical support	1	2	3	4	5	407
D. Number of hours current staff work	1	2	3	4	5	407
E. Equipment/computers	1	2	3	4	5	405
F. Supplies (postage, copying, etc.)	1	2	3	4	5	405
G. Funds for training	1	2	3	4	5	406
H. Funds for staff travel	1	2	3	4	5	406
I. Development/modification of computer programs/procedures	1	2	3	4	5	400
J. Other (specify)	1	2	3	4	5	39

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	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	1.2	0.8	1.2	0.8	1	—	—	—	—
2	4.8	4.0	4.9	4.1	2	5.3	5.1	5.4	5.3
3	71.7	75.2	73.5	77.7	3	80.6	83.2	83.2	86.3
4	18.2	15.2	18.7	15.7	4	10.1	7.1	10.4	7.3
5	1.7	1.6	1.7	1.7	5	1.0	1.1	1.0	1.1
NR	2.4	3.2	—	—	NR	3.1	3.6	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	1.0	0.6	1.0	0.6	1	1.7	1.3	1.7	1.4
2	2.6	2.9	2.7	3.0	2	6.2	6.2	6.4	6.5
3	66.2	68.6	67.8	70.8	3	54.0	58.5	55.3	60.7
4	23.3	21.1	23.8	21.8	4	26.4	22.0	27.0	22.9
5	4.6	3.6	4.7	3.7	5	9.4	8.2	9.6	8.5
NR	2.4	3.2	—	—	NR	2.4	3.7	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	0.2	0.1	0.2	0.1	1	0.7	0.9	0.7	1.0
2	1.2	0.8	1.2	0.9	2	5.8	5.4	5.9	5.6
3	26.4	34.0	27.2	35.4	3	42.7	46.4	44.0	48.1
4	37.2	32.4	38.3	33.7	4	33.8	33.7	34.8	35.0
5	32.1	28.7	33.1	29.9	5	14.1	10.0	14.6	10.3
NR	2.9	4.0	—	—	NR	2.9	3.5	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
1	0.2	0.1	0.2	0.1	1	0.7	0.9	0.7	0.9
2	0.5	0.3	0.5	0.3	2	0.7	0.4	0.7	0.4
3	51.6	58.1	53.0	60.1	3	45.6	52.1	46.8	53.9
4	37.6	32.2	38.7	33.3	4	39.6	34.1	40.6	35.2
5	7.4	5.9	7.6	6.1	5	10.8	9.2	11.1	9.5
NR	2.6	3.3	—	—	NR	2.6	3.3	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
1	1.0	1.1	1.0	1.1	1	0.2	0.1	2.6	1.4
2	0.5	0.3	0.5	0.3	2	—	—	—	—
3	23.5	31.3	24.5	33.1	3	6.0	6.9	64.1	76.4
4	39.3	38.1	41.0	40.2	4	1.0	0.7	10.3	7.8
5	31.7	24.0	33.0	25.3	5	2.2	1.3	23.1	14.4
NR	4.1	5.2	—	—	NR	90.6	91.0	—	—

4.	Please check the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program. (Check all that apply.)	Total Percent		Valid Percent		
		UW	W	UW	W	(n)
1=	Staff have been shifted to work on different financial aid functions.	55.2	47.5	61.7	53.2	373
2=	Staff have been freed to work on other activities outside of financial aid.	6.0	7.3	6.9	8.3	362
3=	Staff have been released to other departments or let go.	1.2	1.2	1.4	1.4	361
4=	Staff are working extra hours to accommodate the added activities.	26.9	25.6	30.0	28.6	373
5=	Extra staff have been hired at the institution to accommodate the added activities.	12.7	11.8	14.5	13.4	365

5.	For each of the specific administrative functions listed in the table below, please indicate (with a check mark) the level of change in workload (if any) resulting from implementation of the Direct Loan Program.				
		Level of Change in Workload			
	ADMINISTRATIVE FUNCTION	**1 DECREASE**	**2 NO CHANGE**	**3 INCREASE**	**(n)**
A.	Advising students on status of loans				401
B.	Counseling borrowers on Direct Loan Program				401
C.	Processing loan applications/ creating origination records				401
D.	Requesting and receipt of loan funds by institution				392
E.	Disbursing loan funds to students				397
F.	Enrollment verification				398
G.	Cash management (includes cancellations/refunds)				393
H.	Reconciliation				388
I.	Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)				398
J.	Training Financial Aid Staff				400
K.	Other (specify)				38
L.	Now that you have commented on the individual functions, please indicate **the overall level of change in workload (if any) at your institution** due to implementation of Direct Loans.				371

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	29.7	22.3	30.9	23.4	1	5.0	4.8	5.2	5.1
2	43.2	52.5	44.9	55.0	2	55.4	58.4	57.6	61.2
3	23.3	20.7	24.2	21.7	3	35.7	32.2	37.2	33.7
NR	3.8	4.6	—	—	NR	3.8	4.6	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	29.0	25.1	30.2	26.3	1	23.3	20.7	24.7	22.3
2	17.5	19.9	18.2	20.1	2	23.3	26.4	24.7	28.3
3	49.6	50.7	51.6	52.9	3	47.5	45.9	50.5	49.4
NR	3.8	4.3	—	—	NR	6.0	7.0	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	35.7	30.1	37.5	31.9	1	7.2	5.4	7.5	5.7
2	25.9	33.9	27.2	35.9	2	64.5	68.2	67.6	71.8
3	33.6	30.4	35.3	32.2	3	23.7	21.4	24.9	22.5
NR	4.8	5.6	—	—	NR	4.6	5.0	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
1	14.6	12.5	15.5	13.3	1	3.8	4.9	15.5	5.4
2	31.9	39.4	33.8	42.2	2	14.9	24.5	33.8	26.7
3	47.7	41.6	50.6	44.5	3	74.3	62.4	50.6	68.0
NR	5.8	6.5	—	—	NR	7.0	8.2	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
1	11.8	10.5	4.1	11.1	1	2.2	1.7	12.3	1.8
2	36.7	41.3	16.0	43.6	2	20.1	24.5	38.4	25.8
3	47.0	42.9	79.9	45.3	3	73.6	68.8	49.2	72.4
NR	4.6	5.2	—	—	NR	4.1	5.0	—	—
K	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
1	1.2	0.7	13.2	8.5	1	20.1	12.4	22.6	20.0
2	4.8	5.3	52.6	67.0	2	20.4	23.1	22.9	26.6
3	3.1	1.9	34.2	24.5	3	48.4	46.4	54.5	53.4
NR	90.9	92.1	—	—	NR	11.0	13.0	—	—

6. If you indicated an overall change in workload resulting from implementation of Direct Loans, please specify whether the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program). (n=287)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Temporary	21.8	22.0	31.7	32.8
2= Permanent	47.0	44.9	68.3	67.2
No response provided	31.2	33.1	—	—

7. Following is a list of the basic steps involved in processing a loan. Please indicate the order in which these steps typically occur at your institution. (Please rank order each item with "1" indicating the first step and "7" indicating the last step of the loan process.)		
STEPS OF LOAN PROCESS	**ORDER OF OCCURRENCE**	**(n)**
A. Creation of loan origination records		392
B. Promissory note transmission		389
C. Drawdown requests		374
D. Loan disbursements to borrowers		389
E. Transmission of disbursement records		386
F. Reconciliation		383
G. Refunding excess funds to borrowers		375

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	93.0	89.3	99.0	98.8
2	0.7	0.9	0.8	1.0
3	0.2	0.1	0.3	0.1
4	—	—	—	—
5	—	—	—	—
6	—	—	—	—
7	—	—	—	—
NR	6.0	9.6	—	—
D	**UW**	**W**	**UW**	**W**
1	0.7	0.9	0.8	1.0
2	3.8	2.4	4.1	2.7
3	31.2	23.3	33.4	26.0
4	54.0	59.6	57.8	66.3
5	3.6	3.7	3.9	4.1
6	—	—	—	—
7	—	—	—	—
NR	6.7	10.0	—	—
G	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	0.7	0.9	0.8	1.0
3	1.2	0.7	1.3	0.8
4	9.6	6.6	10.7	7.6
5	18.2	12.6	20.3	14.5
6	27.1	27.1	30.1	31.3
7	33.1	38.7	36.8	44.7
NR	10.1	13.5	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	0.7	0.9	0.8	1.0
2	87.5	85.8	93.8	95.6
3	1.7	1.1	1.8	1.2
4	1.2	0.7	1.3	0.7
5	1.2	0.6	1.3	0.7
6	1.0	0.6	1.0	0.6
7	—	—	—	—
NR	6.7	10.3	—	
E	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	—	—	—	—
3	5.3	4.6	5.7	5.2
4	13.2	11.3	14.2	12.8
5	55.9	62.2	60.4	70.2
6	18.0	10.3	19.4	11.6
7	0.2	0.1	0.3	0.1
NR	7.4	11.5	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	1.7	1.1	1.9	1.3
3	54.2	59.9	60.4	69.6
4	15.1	11.1	16.8	12.9
5	10.6	7.3	11.8	8.5
6	6.2	4.4	7.0	5.1
7	1.9	2.2	2.1	2.6
NR	10.3	14.0	—	—
F	**UW**	**W**	**UW**	**W**
1	—	—	—	—
2	—	—	—	—
3	—	—	—	—
4	0.5	0.3	0.5	0.3
5	2.6	1.9	2.9	2.2
6	38.6	44.4	42.0	51.0
7	50.1	40.5	54.6	46.5
NR	8.2	12.9	—	—

8. Have you frequently encountered any of the following problems with loan processing during the 1995/96 school year? (Check all that apply.)						
		Total Percent		Valid Percent		
		UW	W	UW	W	(n)
1=	Problems with interactions/communications with the Direct Loan Servicer	24.0	19.5	28.2	23.1	354
2=	Problems with transmission of records to the servicer	42.4	36.3	48.9	42.3	362
3=	System or software problems	49.2	40.8	56.3	47.0	364
4=	Problems with internal communications	18.7	15.8	22.0	18.6	354
5=	Other (specify)	15.1	17.7	18.2	21.3	347

9. If you encountered any of the above problems with loan processing, did the problems have any of the following effects? (Check all that apply.)						
		Total Percent		Valid Percent		
		UW	W	UW	W	(n)
1=	Delayed receipt of loan funds by institution	22.3	22.9	26.3	27.2	354
2=	Caused problems/delays in booking loans	40.3	30.9	46.3	36.1	363
3=	Caused problems/delays in reconciliation of total cash	41.7	33.8	48.3	39.6	360
4=	Delayed disbursement of funds to borrowers	32.4	31.6	37.7	37.2	358
5=	Other (specify)	7.7	10.8	9.2	12.8	349

10. In your opinion, what improvements in loan processing (if any) have occurred since your institution began participation in the Direct Loan Program?

_____

11. Do you have any additional comments regarding the administration of the Direct Loan Program?

_____

SECTION E: COMMUNICATION AND SUPPORT FROM THE DEPARTMENT OF EDUCATION

1. How satisfied are you with the Department of Education's **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please check your level of satisfaction. (n=383)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	37.2	37.2	40.5	42.2
2=	34.5	33.3	37.6	37.7
3=	15.1	13.3	16.4	15.0
4=	3.8	3.4	4.2	3.8
5= Very dissatisfied	1.2	1.1	1.3	1.2
NA= Not applicable	4.3	8.1	—	—
No response provided	3.8	3.6	—	—

2a. The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer. In the appropriate column:

Note whether you have received the information/support by writing Y (yes) or N (no).

MATERIALS/TRAINING PROVIDED BY ED HEADQUARTERS	**RECEIVED OR PARTICIPATED Y=Yes N=No**	**(n)**
A. Direct Loan Program rules and regulations		403
B. Telephone support for policy or administrative guidance		400
C. Direct Loan Users Guide		400
D. In-person assistance		381
E. Borrower counseling materials		403
F. Training materials for counselors		388
G. Entrance/exit counseling videos		385
H. Pre-printed promissory notes		384
I. Reconciliation guide		389
J. Consolidation booklet		381
K. Loan origination support		386
L. Loan reconciliation support		383
M. Training and technical support		395
N. Videoconferences		369
O. Other servicing support (Specify)		47

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
Yes	94.2	94.0	97.5	97.6
No	2.4	2.3	2.5	2.4
NR	3.4	3.7	—	—
C	**UW**	**W**	**UW**	**W**
Yes	94.2	93.8	98.3	97.7
No	1.7	2.2	1.8	2.3
NR	4.1	3.9	—	—
E	**UW**	**W**	**UW**	**W**
Yes	95.4	95.3	98.8	98.7
No	1.2	1.3	1.2	1.3
NR	3.4	3.4	—	—
G	**UW**	**W**	**UW**	**W**
Yes	75.3	76.7	81.6	82.0
No	17.0	16.8	18.4	18.0
NR	7.7	6.5	—	—
I	**UW**	**W**	**UW**	**W**
Yes	79.9	75.6	85.6	81.2
No	13.4	17.4	14.4	18.8
NR	6.7	7.0	—	—
K	**UW**	**W**	**UW**	**W**
Yes	77.0	71.5	83.2	77.6
No	15.6	20.6	16.8	22.4
NR	7.4	7.9	—	—
M	**UW**	**W**	**UW**	**W**
Yes	85.1	78.5	89.9	83.1
No	9.6	15.9	10.1	16.9
NR	5.3	5.5	—	—
O	**UW**	**W**	**UW**	**W**
Yes	6.5	5.1	57.4	57.9
No	4.8	3.7	42.6	42.1
NR	88.7	91.2	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
Yes	85.1	83.2	88.8	87.0
No	10.8	12.4	11.3	13.0
NR	4.1	4.3	—	—
D	**UW**	**W**	**UW**	**W**
Yes	49.2	48.2	53.8	52.3
No	42.2	44.0	46.2	47.7
NR	8.6	7.8	—	—
F	**UW**	**W**	**UW**	**W**
Yes	83.2	85.0	89.4	90.7
No	9.8	8.7	10.6	9.3
NR	7.0	6.4	—	—
H	**UW**	**W**	**UW**	**W**
Yes	78.7	77.3	85.4	83.7
No	13.4	15.0	14.6	16.3
NR	7.9	7.7	—	—
J	**UW**	**W**	**UW**	**W**
Yes	52.3	52.8	57.2	57.9
No	39.1	38.4	42.8	42.1
NR	8.6	8.8	—	—
L	**UW**	**W**	**UW**	**W**
Yes	72.7	65.4	79.1	71.5
No	19.2	26.0	20.9	28.5
NR	8.2	8.6	—	—
N	**UW**	**W**	**UW**	**W**
Yes	46.5	39.7	52.6	44.4
No	42.0	49.6	47.4	55.6
NR	11.5	10.8	—	—

2b. The following table list Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate columns:

Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

	MATERIALS/TRAINING PROVIDED BY ED HEADQUARTERS	RATE TIMELINESS (1-5 OR NA)	(n)
A.	Direct Loan Program rules and regulations		386
B.	Telephone support for policy or administrative guidance		354
C.	Direct Loan Users Guide		385
D.	In-person assistance		202
E.	Borrower counseling materials		392
F.	Training materials for counselors		342
G.	Entrance/exit counseling videos		310
H.	Pre-printed promissory notes		324
I.	Reconciliation guide		328
J.	Consolidation booklet		214
K.	Loan origination support		319
L.	Loan reconciliation support		300
M.	Training and technical support		353
N.	Video conferences		179
O.	Other servicing support (specify)		25

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	48.9	52.0	52.8	57.4	1	48.9	48.6	57.6	58.8	1	55.9	56.6	60.5	62.5
2	30.9	25.9	33.4	28.6	2	24.7	23.9	29.1	28.9	2	23.5	23.4	25.5	25.9
3	8.6	8.5	9.3	9.4	3	8.6	6.9	10.2	8.4	3	7.7	6.6	8.3	7.3
4	2.2	2.0	2.3	2.2	4	1.9	2.1	2.3	2.5	4	3.1	2.2	3.4	2.4
5	1.9	2.1	2.1	2.3	5	0.7	1.1	0.8	1.3	5	2.2	1.7	2.3	1.9
NA	2.4	3.6	—	—	NA	8.9	10.9	—	—	NA	2.4	3.9	—	—
NR	5.0	5.9	—	—	NR	6.2	6.6	—	—	NR	5.3	5.5	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	30.7	31.5	63.4	66.5	1	68.1	68.4	72.4	73.7	1	54.0	58.6	65.8	70.9
2	11.5	10.1	23.8	21.3	2	18.2	17.7	19.4	19.0	2	20.9	18.2	25.4	22.0
3	3.4	2.9	6.9	6.1	3	3.8	2.4	4.1	2.6	3	4.8	3.2	5.8	3.9
4	1.4	1.4	3.0	2.9	4	2.2	2.7	2.3	2.9	4	1.2	1.4	1.5	1.7
5	1.4	1.5	3.0	3.2	5	1.7	1.5	1.8	1.6	5	1.2	1.2	1.5	1.5
NA	30.2	33.3	—	—	NA	1.9	2.2	—	—	NA	7.9	7.9	—	—
NR	21.3	19.4	—	—	NR	4.1	5.1	—	—	NR	10.1	9.4	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**	**I**	**UW**	**W**	**UW**	**W**
1	52.0	53.5	70.0	71.9	1	62.8	61.8	80.9	81.9	1	45.1	44.0	57.3	60.0
2	13.7	13.6	18.4	18.3	2	10.1	8.6	13.0	11.5	2	18.5	17.2	23.5	23.4
3	4.8	3.7	6.5	5.0	3	2.6	2.0	3.4	2.7	3	10.6	8.1	13.4	11.1
4	1.4	1.1	1.9	1.5	4	0.5	0.3	0.6	0.4	4	1.7	1.4	2.1	2.0
5	2.4	2.4	3.2	3.3	5	1.7	2.7	2.2	3.6	5	2.9	2.6	3.7	3.5
NA	12.5	12.9	—	—	NA	8.4	10.4	—	—	NA	11.3	16.3	—	—
NR	13.2	12.7	—	—	NR	13.9	14.2	—	—	NR	10.1	10.4	—	—
J	**UW**	**W**	**UW**	**W**	**K**	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
1	32.9	34.1	64.0	67.3	1	51.1	47.0	66.8	67.0	1	39.3	34.7	54.7	54.2
2	10.6	10.4	20.6	20.4	2	19.9	17.7	26.0	25.2	2	19.9	18.2	27.7	28.4
3	4.3	2.9	8.4	5.8	3	3.8	3.8	5.0	5.4	3	8.9	7.5	12.3	11.7
4	0.7	0.9	1.4	1.8	4	1.0	0.8	1.3	1.1	4	2.4	2.1	3.3	3.3
5	2.9	2.4	5.6	4.7	5	0.7	0.9	0.9	1.3	5	1.4	1.5	2.0	2.4
NA	29.3	30.4	—	—	NA	13.2	17.8	—	—	NA	15.6	21.5	—	—
NR	19.4	18.9	—	—	NR	10.3	12.0	—	—	NR	12.5	14.5	—	—
M	**UW**	**W**	**UW**	**W**	**N**	**UW**	**W**	**UW**	**W**	**O**	**UW**	**W**	**UW**	**W**
1	44.8	41.9	53.0	53.7	1	21.6	18.6	50.3	50.1	1	4.1	2.9	68.0	63.6
2	27.1	24.5	32.0	31.4	2	13.4	11.5	31.3	31.1	2	0.5	0.3	8.0	6.4
3	8.4	7.3	9.9	9.3	3	5.5	4.1	12.8	11.1	3	—	—	—	—
4	3.1	3.2	3.7	4.1	4	1.7	2.0	3.9	5.3	4	0.7	0.7	12.0	16.0
5	1.2	1.2	1.4	1.5	5	0.7	0.9	1.7	2.5	5	0.7	0.6	12.0	14.0
NA	7.0	12.5	—	—	NA	31.7	38.9	—	—	NA	0.2	0.6	—	—
NR	8.4	9.5	—	—	NR	25.4	24.0	—	—	NR	93.8	94.7	—	—

2c. The following table list Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate column:

Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 not being not at all useful. By usefulness, we mean was it adequate to provide the instructions or services needed by your institution.

MATERIAL/TRAINING PROVIDED BY ED HEADQUARTERS	RATE USEFULNESS (1-5 OR NA)	(n)
A. Direct Loan Program rules and regulations		385
B. Telephone support for policy or administrative guidance		349
C. Direct Loan Users Guide		383
D. In-person assistance		199
E. Borrower counseling materials		392
F. Training materials for counselors		342
G. Entrance/exit counseling videos		52
H. Pre-printed promissory notes		323
I. Reconciliation guide		319
J. Consolidation booklet		206
K. Loan origination support		319
L. Loan reconciliation support		299
M. Training and technical support		349
N. Video conferences		194
O. Other servicing support (Specify)		25

BEST COPY AVAILABLE

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	54.9	52.9	59.5	58.5
2	24.2	24.7	26.2	27.3
3	10.8	9.4	11.7	10.4
4	1.4	1.8	1.6	2.0
5	1.0	1.6	1.0	1.7
NA	2.6	3.7	—	—
NR	5.0	5.9	—	—
D	**UW**	**W**	**UW**	**W**
1	30.7	29.8	64.3	64.5
2	10.8	10.4	22.6	22.5
3	3.8	3.7	8.0	7.9
4	0.7	0.7	1.5	1.4
5	1.7	1.7	3.5	3.6
NA	30.5	33.6	—	—
NR	21.8	20.2	—	—
G	**UW**	**W**	**UW**	**W**
1 .	7.2	6.2	57.7	62.7
2	1.7	1.2	13.5	12.2
3	2.2	1.4	17.3	14.4
4	0.5	0.5	3.8	5.2
5	1.0	0.5	7.7	5.5
NA	—	—	—	—
NR	87.5	90.1	—	—
J	**UW**	**W**	**UW**	**W**
1	31.7	33.0	64.1	69.3
2	11.3	9.1	22.8	19.2
3	4.8	4.1	9.7	8.5
4	0.5	0.3	1.0	0.5
5	1.2	1.2	2.4	2.5
NA	30.5	32.8	—	—
NR	20.1	19.6	—	—
M	**UW**	**W**	**UW**	**W**
1	41.7	40.0	49.9	52.1
2	26.1	23.0	31.2	29.9
3	10.6	8.6	12.6	11.2
4	3.6	3.7	4.3	4.8
5	1.7	1.5	2.0	2.0
NA	7.2	12.7	—	—
NR	9.1	10.4	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	54.0	52.7	64.5	65.5
2	21.1	21.0	25.2	26.1
3	5.8	4.2	6.9	5.2
4	1.9	1.4	2.3	1.7
5	1.0	1.2	1.1	1.5
NA	9.6	12.0	—	—
NR	6.7	7.5	—	—
E	**UW**	**W**	**UW**	**W**
1	76.5	76.3	81.4	81.9
2	12.2	11.1	13.0	11.9
3	2.9	3.1	3.1	3.4
4	1.0	0.8	1.0	0.8
5	1.4	1.9	1.5	2.0
NA	1.7	2.1	—	—
NR	4.3	4.7	—	—
H	**UW**	**W**	**UW**	**W**
1	69.8	67.4	90.1	89.2
2	5.3	4.5	6.8	5.9
3	1.2	1.2	1.5	1.6
4	0.5	1.0	0.6	1.4
5	0.7	1.4	0.9	1.9
NA	8.9	10.9	—	—
NR	13.7	13.5	—	—
K	**UW**	**W**	**UW**	**W**
1	53.0	50.3	69.3	71.6
2	15.8	13.6	20.7	19.4
3	5.8	4.4	7.5	6.3
4	1.2	0.9	1.6	1.3
5	0.7	0.9	0.9	1.3
NA	13.2	17.8	—	—
NR	10.3	12.0	—	—
N	**UW**	**W**	**UW**	**W**
1	17.0	15.4	36.6	38.8
2	13.9	12.6	29.9	31.7
3	10.8	7.9	23.2	20.0
4	2.9	1.9	6.2	4.8
5	1.9	1.8	4.1	4.6
NA	31.4	38.7	—	—
NR	22.1	21.6	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	50.1	48.6	54.6	53.7
2	23.5	24.4	25.6	27.0
3	12.0	11.3	13.1	12.5
4	4.1	2.9	4.4	3.2
5	2.2	3.3	2.3	3.6
NA	2.4	3.9	—	—
NR	5.8	5.7		
F	**UW**	**W**	**UW**	**W**
1	51.8	54.6	63.2	66.1
2	20.1	19.6	24.6	23.7
3	6.7	5.0	8.2	6.1
4	1.7	1.2	2.0	1.4
5	1.7	2.2	2.0	2.7
NA	7.9	7.9	—	—
NR	10.1	9.4	—	—
I	**UW**	**W**	**UW**	**W**
1	34.3	32.6	44.8	46.3
2	24.9	21.9	32.6	31.1
3	11.3	10.7	14.7	15.2
4	3.6	2.6	4.7	3.7
5	2.4	2.6	3.1	3.7
NA	12.7	18.9	—	—
NR	10.8	10.8	—	—
L	**UW**	**W**	**UW**	**W**
1	38.6	35.4	53.8	55.9
2	21.3	18.9	29.8	29.9
3	7.2	5.0	10.0	8.0
4	3.1	2.3	4.3	3.7
5	1.4	1.6	2.0	2.5
NA	15.8	22.2	—	—
NR	12.5	14.5	—	—
O	**UW**	**W**	**UW**	**W**
1	4.1	2.9	68.0	63.4
2	1.0	0.8	16.0	17.3
3	0.5	0.3	8.0	6.4
4	—		—	—
5	0.5	0.6	8.0	12.8
NA	0.2	0.6	—	—
NR	93.8	94.7	—	—

The following questions pertain to communications/interactions with the Department of Education or its servicer **specifically relating to loan repayment and consolidation.**

3. How would you describe the level of interaction between your institution and the Department of Education (or its servicer) regarding loan repayment and consolidation?								
	Loan Repayment (n=399)				Consolidation (n=393)			
	Total Percent		Valid Percent		Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**	**UW**	**W**	**UW**	**W**
1= Extensive interaction	2.6	1.7	2.8	1.8	1.7	1.1	1.8	1.2
2= Some interaction	22.3	22.7	23.3	24.3	16.5	15.5	17.6	16.9
3= Very little interaction	42.0	35.0	43.9	37.4	42.7	35.4	45.3	38.6
4= No interaction	28.8	34.1	30.1	36.5	33.3	39.7	35.4	43.3
No response provided	4.3	6.5	—	—	5.8	8.2	—	—

If you indicated "no" interaction with the Department of Education (or its servicer) regarding loan repayment and consolidation, please specify the reason(s) below and skip to **Question 6.**

_____

4. What type(s) of interaction does your institution have with the Department of Education (or its servicer) pertaining to loan repayment and consolidation? (Check all that apply.)										
	Loan Repayment					Consolidation				
	Total Percent		Valid Percent			Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**(n)**	**UW**	**W**	**UW**	**W**	**(n)**
1= Refer borrowers to ED/servicer for information/materials	47.2	38.4	78.8	72.7	250	48.0	39.4	80.6	74.9	248
2= Contact ED/servicer directly to obtain forms/information	34.3	29.9	58.1	57.1	246	30.2	24.5	51.4	47.0	245
3= Intervene with ED/servicer at the request of borrowers	24.5	21.4	41.8	41.4	244	19.2	16.6	33.1	32.2	242
4= Other (specify)	1.9	2.1	3.4	4.1	236	1.9	2.6	3.4	5.2	237

5. Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.

	1 VERY SATISFIED	2	3	4	5 VERY DISSATISFIED	NA	(n)
A. Loan repayment	1	2	3	4	5	NA	205
B. In-school Direct Loan consolidation	1	2	3	4	5	NA	174
C. Out-of-school Direct Loan consolidation	1	2	3	4	5	NA	163

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	14.6	13.3	29.8	30.8
2	20.1	19.0	41.0	43.8
3	12.2	9.2	24.9	21.4
4	1.9	1.4	3.9	3.2
5	0.2	0.4	0.5	0.9
NA	10.6	9.6	—	—
NR	40.3	47.1	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	8.2	7.0	19.5	20.2
2	12.0	11.1	28.7	31.9
3	12.0	9.3	28.7	26.7
4	4.6	3.9	10.9	11.1
5	5.0	3.5	12.1	10.1
NA	16.5	17.2	—	—
NR	41.7	48.0	—	—

C	**UW**	**W**	**UW**	**W**
1	9.4	7.7	23.9	23.2
2	13.9	13.0	35.6	39.3
3	10.3	8.2	26.4	24.6
4	3.4	2.7	8.6	8.1
5	2.2	1.6	5.5	4.9
NA	18.9	18.7	—	—
NR	42.0	48.1	—	—

6. Thinking in terms of your institution's implementation of the Department of Education's guidelines regarding **loan repayment**, please rate your level of satisfaction with the timeliness and clarity of the regulations. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines provided for each of the following loan repayment options.

LOAN REPAYMENT OPTIONS	RATE TIMELINESS (1-5 OR NA)	(n)	RATE CLARITY (1-5 OR NA)	(n)
A. Standard repayment plan		304		307
B. Income contingent repayment plan		294		295
C. Extended repayment plan		293		292
D. Graduated repayment plan		291		291

6a. Timeliness of loan repayment guidelines

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	46.5	46.5	63.8	64.6	1	41.0	41.0	58.2	60.2
2	18.9	17.7	26.0	24.6	2	21.1	18.6	29.9	27.2
3	5.8	5.3	7.9	7.4	3	6.5	6.5	9.2	9.5
4	1.4	2.3	2.0	3.3	4	1.2	1.7	1.7	2.5
5	0.2	0.1	0.3	0.2	5	0.7	0.4	1.0	0.6
NA	17.7	18.8	—	—	NA	19.7	21.8	—	—
NR	9.4	9.2	—	—	NR	9.8	10.0	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	43.2	42.1	61.4	62.5	1	43.2	41.9	61.9	62.5
2	18.5	16.0	26.3	23.7	2	18.5	16.7	26.5	24.9
3	7.2	7.4	10.2	11.0	3	6.5	6.0	9.3	9.0
4	1.2	1.7	1.7	2.5	4	1.4	2.3	2.1	3.5
5	0.2	0.1	0.3	0.2	5	0.2	0.1	0.3	0.2
NA	20.1	22.8	—	—	NA	20.4	22.9	—	—
NR	9.6	9.9	—	—	NR	9.8	10.0	—	—

6b. Clarity of loan repayment guidelines									
	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	46.0	46.3	62.5	64.8	1	36.0	35.9	50.8	53.5
2	19.7	17.3	26.7	24.3	2	19.4	16.6	27.5	24.7
3	6.2	5.6	8.5	7.9	3	11.0	10.1	15.6	15.1
4	1.4	2.1	2.0	2.9	4	2.9	3.4	4.1	5.1
5	0.2	0.1	0.3	0.2	5	1.4	1.1	2.0	1.6
NA	16.5	18.4	—	—	NA	18.9	21.9	—	—
NR	9.8	10.2	—	—	NR	10.3	11.0	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	40.3	39.5	57.5	59.7	1	39.8	38.4	57.0	58.8
2	18.7	15.9	26.7	24.1	2	17.7	15.4	25.4	23.5
3	8.9	8.2	12.7	12.4	3	9.6	8.8	13.7	13.5
4	1.9	2.3	2.7	3.6	4	2.4	2.7	3.4	4.1
5	0.2	0.1	0.3	0.2	5	0.2	0.1	0.3	0.2
NA	19.4	22.8	—	—	NA	19.9	23.6	—	—
NR	10.6	11.1	—	—	NA	10.3	11.0	—	—

7. In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education's **consolidation** guidelines. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines issued for each of the following consolidation components.

TYPE OF CONSOLIDATION	RATE TIMELINESS (1-5 OR NA)	(n)	RATE CLARITY (1-5 OR NA)	(n)
A. In-school Direct Loan consolidation		237		226
B. Out-of school Direct Loan consolidation		239		229
C. In-school FFEL consolidation		213		203
D. Out-of-school FFEL consolidation		222		214

7a. Timeliness of consolidation guidelines

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	19.2	19.4	33.8	39.0	1	22.1	21.9	38.5	42.9
2	12.7	11.7	22.4	23.5	2	16.1	14.1	28.0	27.7
3	10.6	7.8	18.6	15.7	3	9.1	6.9	15.9	13.5
4	5.5	5.1	9.7	10.3	4	5.0	4.8	8.8	9.5
5	8.9	5.7	15.6	11.4	5	5.0	3.2	8.8	6.4
NA	32.1	38.7	—	—	NA	31.4	37.0	—	—
NR	11.0	11.7	—	—	NR	11.3	12.1	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	17.5	18.0	34.3	39.0	1	18.9	19.6	35.6	40.6
2	13.9	12.8	27.2	27.8	2	15.1	13.2	28.4	27.3
3	9.4	6.9	18.3	15.0	3	9.1	7.0	17.1	14.5
4	4.8	4.7	9.4	10.1	4	5.0	4.8	9.5	9.9
5	5.5	3.7	10.8	8.1	5	5.0	3.7	9.5	7.7
NA	36.0	40.8	—	—	NA	34.3	38.8	—	—
NR	12.9	13.0	—	—	NR	12.5	12.8	—	—

7b. Clarity of consolidation guidelines									
	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	18.0	17.1	33.2	36.2	1	22.5	20.8	41.0	42.8
2	13.7	12.6	25.2	26.7	2	14.6	13.1	26.6	27.0
3	10.6	8.0	19.5	17.0	3	10.1	7.9	18.3	16.4
4	6.0	6.0	11.1	12.7	4	4.3	4.7	7.9	9.6
5	6.0	3.5	11.1	7.4	5	3.4	2.1	6.1	4.2
NA	32.9	38.3	—	—	NA	32.1	36.9	—	—
NR	12.9	14.5	—	—	NR	12.9	14.5	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	15.6	14.7	32.0	33.3	1	18.2	16.9	35.5	36.3
2	14.1	13.9	29.1	31.6	2	14.1	13.7	27.6	29.4
3	9.4	6.9	19.2	15.7	3	10.6	8.1	20.6	17.4
4	5.8	6.0	11.8	13.5	4	4.8	4.9	9.3	10.5
5	3.8	2.5	7.9	5.8	5	3.6	2.9	7.0	6.3
NA	36.2	39.9	—	—	NA	34.5	37.9	—	—
NR	15.1	16.0	—	—	NR	14.1	15.4	—	—

8. Has your institution had any contact with the account managers in the Department of Education's Regional Office for your area? (n=389)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Yes	70.3	30.1	75.3	67.8
2= No - If no, please skip to Question 12	23.0	63.5	24.7	32.2
No response provided	6.7	6.4	—	—

9. How would you describe the level of interaction between your institution and the account managers in the Regional Office? (n=294)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Extensive interaction	12.9	10.3	18.4	16.2
2= Some interaction	43.4	42.0	61.6	66.0
3= Very little interaction	14.1	11.4	20.1	17.9
No response provided	29.5	36.4	—	—

10. Were the contacts with the account managers in the Regional Office initiated by your institution, the Regional Office, or both? (n=294)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= The institution	7.2	4.8	10.2	7.6
2= The Regional Office	12.0	12.6	17.0	19.8
3= Both the institution and the Regional Office	51.3	46.2	72.8	72.6
No response provided	29.5	36.4	—	—

11a. Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

Please indicate whether you have had any contact with the Regional Office for the specified reasons by writing Y (yes) or N (no).

REASONS FOR CONTACT WITH THE ED REGIONAL OFFICE	HAS YOUR INSTITUTION HAD CONTACT WITH THE REGIONAL OFFICE? Y=Yes N=No	(n)
A. Training received at the Regional Office (or at a designated facility)		284
B. On-site training/guidance delivered by account managers		279
C. Questions/issues regarding computer systems design or implementation		270
D. Questions/issues regarding loan origination		282
E. Computer-related reconciliation issues		281
F. Accounting-related reconciliation issues		276
G. Questions regarding Direct Loan policy		287
H. Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		275
I. Entrance/exit counseling issues		270
J. Requests for ED-provided materials		282
K. Questions regarding sources of contact for specific questions		280
L. Other (Specify)		27

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
Yes	25.7	36.2	37.7	41.1	No	38.8	28.0	58.1	53.4
No	42.4	25.3	62.3	58.9	Yes	28.1	32.1	41.9	46.6
NR	31.9	38.5	—	—	NR	33.1	39.8	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
Yes	31.4	27.9	48.5	47.4	Yes	36.5	30.8	53.9	50.7
No	33.3	31.0	51.5	52.6	No	31.2	30.0	46.1	49.3
NR	35.3	41.1	—	—	NR	32.4	39.2	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
Yes	35.3	30.8	52.3	50.4	Yes	25.4	23.0	38.4	38.1
No	32.1	30.4	47.7	49.6	No	40.8	37.3	61.6	61.9
NR	32.6	38.8	—	—	NR	33.8	39.8	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
Yes	46.3	40.9	67.2	66.3	Yes	26.6	25.0	40.4	42.0
No	22.5	20.8	32.8	33.7	No	39.3	34.6	59.6	58.0
NR	31.2	38.3	—	—	NR	34.1	40.9	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
Yes	13.9	12.6	21.5	21.3	Yes	41.2	40.0	61.0	65.8
No	50.8	46.3	78.5	78.7	No	26.4	20.8	39.0	34.2
NR	35.3	41.1	—	—	NR	32.4	39.2	—	—
K	**UW**	**W**	**UW**	**W**	**L**	**UW**	**W**	**UW**	**W**
Yes	42.0	38.8	62.5	64.9	Yes	2.2	1.4	33.3	35.6
No	25.2	21.0	37.5	35.1	No	4.3	2.5	66.7	64.4
NR	32.9	40.2	—	—	NR	93.5	96.2	—	—

11b. Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

Rate the timeliness of the training/support you received in meeting your needs using a scale of 1-5, with 1 being very timely and 5 being not all timely.

	REASONS FOR CONTACT WITH THE ED REGIONAL OFFICE	RATE TIMELINESS (1-5 OR NA)	(n)
A.	Training received at the Regional Office (or at a designated facility)		175
B.	On-site training/guidance delivered by account managers		115
C.	Questions/issues regarding computer systems design or implementation		129
D.	Questions/issues regarding loan origination		150
E.	Computer-related reconciliation issues		144
F.	Accounting-related reconciliation issues		104
G.	Questions regarding Direct Loan policy		191
H.	Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		109
I.	Entrance/exit counseling issues		59
J.	Requests for ED-provided materials		173
K.	Questions regarding sources of contact for specific questions		174
L.	Other (Specify)		12

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	25.7	22.0	61.1	61.1
2	10.1	7.8	24.0	21.6
3	2.9	2.8	6.9	7.8
4	1.7	1.6	4.0	4.5
5	1.7	1.8	4.0	5.0
NA	20.6	22.1	—	—
NR	37.4	42.0	—	—
D	**UW**	**W**	**UW**	**W**
1	25.2	21.4	70.0	70.0
2	7.4	6.6	20.7	21.5
3	2.2	1.5	6.0	4.8
4	1.0	1.0	2.7	3.4
5	0.2	0.1	0.7	0.4
NA	24.7	24.8	—	—
NR	39.3	44.6	—	—
G	**UW**	**W**	**UW**	**W**
1	31.9	26.9	69.6	66.3
2	10.6	10.3	23.0	25.4
3	2.6	2.5	5.8	6.1
4	0.5	0.8	1.0	1.9
5	0.2	0.1	0.5	0.3
NA	17.7	17.5	—	—
NR	36.5	41.9	—	—
J	**UW**	**W**	**UW**	**W**
1	30.9	30.7	74.6	75.5
2	7.2	6.3	17.3	15.5
3	1.7	2.4	4.0	6.0
4	1.0	0.8	2.3	1.9
5	0.7	0.4	1.7	1.0
NA	19.7	15.8	—	—
NR	38.8	43.6	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	18.0	17.7	65.2	64.8
2	6.2	7.4	22.6	27.3
3	2.6	1.7	9.6	6.3
4	0.2	0.1	0.9	0.5
5	0.5	0.3	1.7	1.1
NA	30.2	26.3	—	—
NR	42.2	46.4	—	—
E	**UW**	**W**	**UW**	**W**
1	21.6	19.5	62.5	65.6
2	7.4	6.1	21.5	20.4
3	4.3	3.4	12.5	11.6
4	0.5	0.3	1.4	0.9
5	0.7	0.4	2.1	1.5
NA	25.2	25.5	—	—
NR	40.3	44.8	—	—
H	**UW**	**W**	**UW**	**W**
1	18.0	16.7	68.8	67.7
2	6.0	6.0	22.9	24.2
3	1.9	1.8	7.3	7.5
4	0.2	0.1	0.9	0.6
5	—	—	—	—
NA	31.9	29.7	—	—
NR	42.0	45.6	—	—
K	**UW**	**W**	**UW**	**W**
1	31.7	31.1	75.9	80.6
2	7.4	5.6	17.8	14.4
3	1.7	1.2	4.0	3.0
4	0.7	0.7	1.7	1.7
5	0.2	0.1	0.6	0.3
NA	19.2	16.1	—	—
NR	39.1	45.2	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	18.9	16.9	61.2	61.7
2	6.5	6.1	20.9	22.3
3	4.3	3.5	14.0	12.6
4	0.5	0.5	1.6	1.9
5	0.7	0.4	2.3	1.5
NA	25.4	25.1	—	—
NR	43.6	47.4	—	—
F	**UW**	**W**	**UW**	**W**
1	17.0	14.5	68.3	65.7
2	5.0	5.0	20.2	22.4
3	1.7	1.4	6.7	6.5
4	0.7	0.9	2.9	4.1
5	0.5	0.3	1.9	1.3
NA	31.9	31.7	—	—
NR	43.2	46.2	—	—
I	**UW**	**W**	**UW**	**W**
1	9.6	8.7	67.8	69.7
2	2.9	2.1	20.3	16.6
3	1.2	1.2	8.5	9.5
4	0.5	0.5	3.4	4.2
5	—	—	—	—
NA	39.1	37.5	—	—
NR	46.8	50.0	—	—
L	**UW**	**W**	**UW**	**W**
1	1.7	1.1	58.3	48.0
2	0.5	0.5	16.7	22.7
3	—	—	—	—
4	0.5	0.5	16.7	22.7
5	0.2	0.1	8.3	6.6
NA	0.2	0.1	—	—
NR	96.9	97.6	—	—

11c. Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

Rate the usefulness of the training/support you received in meeting your needs on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

REASONS /FOR CONTACT WITH THE ED REGIONAL OFFICE	RATE USEFULNESS (1-5 OR NA)	(n)
A. Training received at the Regional Office (or at a designated facility)		174
B. On-site training/guidance delivered by account managers		115
C. Questions/issues regarding computer systems design or implementation		128
D. Questions/issues regarding loan origination		149
E. Computer-related reconciliation issues		144
F. Accounting-related reconciliation issues		103
G. Questions regarding Direct Loan policy		187
H. Questions/issues regarding disbursement and/or refunding of excess funds to borrowers		109
I. Entrance/exit counseling issues		59
J. Requests for ED-provided materials		171
K. Questions regarding sources of contact for specific questions		172
L. Other (Specify)		12

	Total Percent		Valid Percent	
A	UW	W	UW	W
1	23.5	18.8	56.3	53.0
2	11.0	8.8	26.4	24.8
3	3.8	4.8	9.2	13.4
4	2.4	2.3	5.7	6.5
5	1.0	0.8	2.3	2.2
NA	20.9	22.4	—	—
NR	37.4	42.0	—	—

	Total Percent		Valid Percent	
B	UW	W	UW	W
1	15.8	14.8	57.4	54.3
2	5.3	6.6	19.1	24.2
3	4.8	4.5	17.4	16.5
4	0.7	0.8	2.6	3.0
5	1.0	0.5	3.5	2.0
NA	30.5	26.4	—	—
NR	42.0	46.3	—	—

	Total Percent		Valid Percent	
C	UW	W	UW	W
1	16.3	15.4	53.1	56.2
2	7.0	5.9	22.7	21.5
3	4.8	4.3	15.6	15.8
4	1.4	1.1	4.7	4.0
5	1.2	0.7	3.9	2.6
NA	25.4	25.1	—	—
NR	43.9	47.6		

	Total Percent		Valid Percent	
D	UW	W	UW	W
1	24.9	21.7	69.8	71.9
2	7.4	6.3	20.8	20.7
3	2.6	1.8	7.4	6.1
4	0.7	0.4	2.0	1.3
5	—	—	—	—
NA	24.7	24.8	—	—
NR	39.6	45.0	—	—

	Total Percent		Valid Percent	
E	UW	W	UW	W
1	18.9	16.7	54.9	56.1
2	9.8	7.8	28.5	26.2
3	4.6	4.3	13.2	14.5
4	0.5	0.5	1.4	1.8
5	0.7	0.4	2.1	1.5
NA	25.2	25.5	—	—
NR	40.3	44.8	—	—

	Total Percent		Valid Percent	
F	UW	W	UW	W
1	15.6	13.2	63.1	60.0
2	5.3	4.6	21.4	20.9
3	1.7	1.7	6.8	7.7
4	1.4	2.1	5.8	9.4
5	0.7	0.4	2.9	2.0
NA	32.1	31.8	—	—
NR	43.2	46.2	—	—

	Total Percent		Valid Percent	
G	UW	W	UW	W
1	30.7	26.9	68.4	67.6
2	10.6	9.6	23.5	24.1
3	2.9	2.4	6.4	6.0
4	0.2	0.4	0.5	1.0
5	0.5	0.5	1.1	1.3
NA	17.5	16.8	—	—
NR	37.6	43.3	—	—

	Total Percent		Valid Percent	
H	UW	W	UW	W
1	17.5	16.4	67.0	66.3
2	5.5	5.3	21.1	21.5
3	2.6	2.5	10.1	10.0
4	0.5	0.5	1.8	2.1
5	—	—	—	—
NA	31.9	29.7	—	—
NR	42.0	45.6	—	—

	Total Percent		Valid Percent	
I	UW	W	UW	W
1	10.1	9.0	71.2	72.1
2	2.6	1.7	18.6	13.4
3	1.2	1.4	8.5	11.5
4	0.2	0.4	1.7	3.1
5	—	—	—	—
NA	39.1	37.5	—	—
NR	46.8	50.0	—	—

	Total Percent		Valid Percent	
J	UW	W	UW	W
1	32.6	32.5	79.5	80.4
2	6.0	5.3	14.6	13.2
3	1.4	1.8	3.5	4.5
4	0.7	0.7	1.8	1.6
5	0.2	0.1	0.6	0.4
NA	19.7	15.8	—	—
NR	39.3	43.8	—	—

	Total Percent		Valid Percent	
K	UW	W	UW	W
1	30.5	30.6	73.8	79.7
2	8.2	6.1	19.8	15.8
3	1.9	1.1	4.7	2.8
4	0.5	0.5	1.2	1.3
5	0.2	0.1	0.6	0.3
NA	19.2	16.1	—	—
NR	39.6	45.5	—	—

	Total Percent		Valid Percent	
L	UW	W	UW	W
1	1.0	0.8	33.3	34.5
2	1.4	1.2	50.0	53.1
3	—	—	—	—
4	0.2	0.1	8.3	5.8
5	0.2	0.1	8.3	6.6
NA	0.2	0.1	—	—
NR	96.9	97.6	—	—

12. What additional comments or suggestions do you have regarding the Department of Education's services and/or communications?

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SECTION F: OVERALL IMPRESSIONS OF THE DIRECT LOAN PROGRAM

1. Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction. (n=403)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	43.4	42.0	44.9	43.4
2=	37.9	37.8	39.2	39.1
3=	10.6	11.9	10.9	12.3
4=	2.9	1.9	3.0	2.0
5= Very dissatisfied	1.9	3.1	2.0	3.2
No response provided	3.4	3.3	—	—

2. What advice could you offer to other institutions in their efforts to implement the Direct Loan Program?

_____

3. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

_____

SECTION G: EXPERIENCES WITH THE FFEL PROGRAM

This section is only for institutions that are phasing in the Direct Loan Program. If you are 100 percent Direct Loan, please skip to Question 1 in Section H.

1. Now that you are administering both programs, how satisfied are you with the FFEL Program as it currently is operating? On a scale of 1-5, please circle your level of satisfaction. (n=129)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	6.5	10.8	20.9	27.7
2=	10.1	10.2	32.6	26.2
3=	8.9	10.6	28.7	27.1
4=	4.1	6.2	13.2	15.7
5= Very dissatisfied	1.4	1.3	4.7	3.4
No response provided	69.1	60.8	—	—

2. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program using the following scale:

1 = Improved the situation or aspect
2 = The same, no change
3 = Worsened the situation or aspect
NA= Not applicable

ASPECT OF FFEL PROGRAM ADMINISTRATION	**1**	**2**	**3**	**NA**	**(n)**
A. Student access to loans	1	2	3	NA	130
B. Ease of administration of FFEL	1	2	3	NA	132
C. Service from banks/guarantee agencies	1	2	3	NA	128
D. Service from loan servicers/ collection agencies	1	2	3	NA	127
E. Service from your third party or privately contracted servicers	1	2	3	NA	77

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	8.4	6.5	26.9	17.6
2	22.3	29.6	71.5	80.3
3	0.5	0.8	1.5	2.1
NA	1.2	1.9	—	—
NR	67.6	61.2	—	—
C	**UW**	**W**	**UW**	**W**
1	13.9	14.1	45.3	37.8
2	16.1	21.8	52.3	58.4
3	0.7	1.4	2.3	3.8
NA	1.2	1.0	—	—
NR	68.1	61.6	—	—
E	**UW**	**W**	**UW**	**W**
1	4.1	6.3	22.1	25.3
2	13.9	17.4	75.3	69.2
3	0.5	1.3	2.6	5.2
NA	12.0	12.5	—	—
NR	69.5	62.5	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	10.8	11.3	34.1	29.9
2	20.1	25.2	63.6	66.3
3	0.7	1.4	2.3	3.8
NA	0.7	0.7	—	—
NR	67.6	61.4	—	—
D	**UW**	**W**	**UW**	**W**
1	8.6	9.8	28.3	26.6
2	20.4	24.6	66.9	67.0
3	1.4	2.4	4.7	6.4
NA	1.4	1.6	—	—
NR	68.1	61.6	—	—

SECTION H: SURVEY ISSUES

1. Do you have any suggestions or comments on this survey?

_____

2. Do you have suggestions on ways to improve future surveys or reduce their burden to you?

_____

THANK YOU FOR COMPLETING THIS SURVEY.

FFEL Institutions

SURVEY OF INSTITUTIONS PARTICIPATING IN THE FEDERAL FAMILY EDUCATION LOAN PROGRAM

SECTION A: BACKGROUND INFORMATION

1. Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.) (n=1693)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.	66.2	69.8	66.4	70.0
2= Each campus, branch, school within the institution is served by a separate Financial Aid Office.	10.7	9.7	10.7	9.7
3= All campuses, branches, or schools within the institution are served by a single Financial Aid Office.	18.4	17.0	18.5	17.1
4= Other (specify)	4.4	3.2	4.4	3.2
No response provided	0.2	0.3	—	—

2. Does your institution use electronic funds transfer (EFT) to administer the FFEL Program? (If no, skip to Question 4.) (n=1278)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Yes	27.0	22.4	35.8	29.4
2= No	48.3	53.9	64.2	70.6
No response provided	24.7	23.7	—	—

3. If your institution uses electronic funds transfer (EFT) to administer the FFEL Program, what percent of loans are processed through EFT?

_____

4. What type of computer system does your institution use when administering student financial aid? (n=1580)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Mainframe system only	8.4	5.9	9.1	6.2
2= Both mainframe and personal computers	46.0	39.3	49.4	41.4
3= Personal computers only	26.7	34.5	28.7	36.3
4= Contracted servicer used to process electronically	3.7	5.5	4.0	5.8
5= No computer system used; all manual processing	6.4	8.1	6.8	8.5
6= Other (specify)	1.9	1.6	2.0	1.7
No response provided 183	6.9	5.0	—	—

5. What was your total loan volume for the 1994/95 Federal Award Year?

_____

6. Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Section B, Question 1.) (n=1490)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Yes	28.0	25.9	31.9	29.9
2= No	59.8	60.8	68.1	70.1
No response provided	12.2	13.3	—	—

7. If you expect a significant change in total loan volume for 1995/96 Federal Award Year, please indicate the expected level of change below.					
	Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**n**
1= Percent increase	2.7	2.8	11.3	14.3	360
2= Percent decrease	25.3	22.4	88.7	85.9	473

SECTION B: ADMINISTRATION OF THE FFEL PROGRAM/COMMUNICATION AND SUPPORT

(Administering the program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

1. How would you rate your current level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Federal Family Education Loan Program.)

ACTIVITY	1 VERY SATISFIED	2 SOMEWHAT SATISFIED	3 SOMEWHAT DISSATISFIED	4 VERY DISSATISFIED	NA	n
A. Keeping up with regulations	1	2	3	4	NA	1682
B. Answering general questions about loans and financial aid	1	2	3	4	NA	1671
C. Counseling borrowers while in school	1	2	3	4	NA	1671
D. Helping students with loans after they have left school	1	2	3	4	NA	1531
E. Processing of loan applications	1	2	3	4	NA	1660
F. Receipt of loan funds	1	2	3	4	NA	1675
G. Disbursement of loan funds (including preparing loan checks and getting students to sign)	1	2	3	4	NA	1632
H. Refunding excess loan funds to students	1	2	3	4	NA	1515
I. Financial monitoring and reporting	1	2	3	4	NA	1632
J. Recordkeeping and reporting of student information (*includes SSCR and financial aid transcripts)*	1	2	3	4	NA	1651
K. Other (specify)	1	2	3	4	NA	74

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	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	26.5	25.9	26.7	26.1
2	55.6	55.4	56.1	55.9
3	13.3	13.9	13.4	14.0
4	3.7	3.9	3.7	4.0
NA	0.4	0.3	—	—
NR	0.5	0.6	—	—
D	**UW**	**W**	**UW**	**W**
1	20.2	22.6	22.4	25.1
2	47.0	45.7	52.1	50.6
3	19.7	18.7	21.9	20.7
4	3.2	3.3	3.6	3.6
NA	8.6	8.7	—	—
NR	1.2	1.0	—	—
G	**UW**	**W**	**UW**	**W**
1	40.8	42.8	42.5	44.4
2	43.9	42.8	45.6	44.4
3	9.6	9.1	10.0	9.4
4	1.8	1.7	1.9	1.7
NA	2.9	2.7	—	—
NR	0.9	0.8	—	—
J	**UW**	**W**	**UW**	**W**
1	24.9	27.3	25.6	28.1
2	48.1	46.4	49.5	47.8
3	20.0	18.9	20.5	19.4
4	4.3	4.6	4.4	4.7
NA	1.6	1.6	—	—
NR	1.1	1.1	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	50.6	49.2	51.4	49.8
2	43.8	45.4	44.5	46.0
3	3.2	3.4	3.2	3.5
4	0.8	0.8	0.8	0.8
NA	0.4	0.3	—	—
NR	1.2	0.9	—	—
E	**UW**	**W**	**UW**	**W**
1	50.3	50.6	51.4	51.4
2	40.9	41.1	41.8	41.8
3	5.6	5.6	5.7	5.7
4	1.0	1.0	1.0	1.1
NA	0.5	0.5	—	—
NR	1.7	1.2	—	—
H	**UW**	**W**	**UW**	**W**
1	34.8	35.4	38.9	39.8
2	41.5	40.7	46.5	45.8
3	10.2	9.8	11.4	11.0
4	2.8	2.9	3.2	3.3
NA	9.3	9.8	—	—
NR	1.4	1.3	—	—
K	**UW**	**W**	**UW**	**W**
1	1.1	1.1	24.3	25.8
2	1.3	1.5	29.7	35.8
3	1.0	0.8	23.0	19.9
4	1.0	0.8	23.0	18.4
NA	2.6	2.2	—	
NR	93.0	93.5	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	47.7	49.2	48.4	50.0
2	43.2	42.5	43.9	43.2
3	7.0	6.2	7.1	6.3
4	0.6	0.5	0.6	0.5
N/A	0.8	0.8	—	—
NR	0.8	0.8	—	—
F	**UW**	**W**	**UW**	**W**
1	52.8	53.9	53.5	54.7
2	40.2	39.4	40.7	39.9
3	4.8	4.5	4.9	4.6
4	0.9	0.8	0.9	0.9
NA	0.6	0.6	—	
NR	0.7	0.8	—	—
I	**UW**	**W**	**UW**	**W**
1	29.8	30.6	30.9	31.8
2	52.9	52.2	55.0	54.3
3	11.1	10.7	11.6	11.1
4	2.4	2.7	2.5	2.8
NA	2.5	2.5	—	—
NR	1.3	1.3	—	—

2. How would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one. If you are using EFT and manual processing, please take both into account when answering.) (n=1685)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very easy to administer	7.0	7.8	7.0	7.8
2= Relatively easy to administer, with a few areas that require a high level of effort	29.2	28.5	29.4	28.7
3= A moderate amount of effort is required overall	29.5	30.3	29.7	30.5
4= Relatively labor intensive to administer, with many areas that require a high level of effort	27.9	27.6	28.1	27.9
5= Very labor intensive to administer	5.8	5.0	5.8	5.1
No response provided	0.7	0.8	—	—

3. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur. This question refers **only** to changes that are a direct result of changes in the FFEL Program that occurred or are budgeted to occur in the 95/96 Federal Award Year. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

RESOURCE	LEVEL OF CHANGE					n
A. Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5	1684
B. Number of staff positions in Accounting or Business Office	1	2	3	4	5	1667
C. Number of staff used for technical support	1	2	3	4	5	1680
D. Number of hours current staff work	1	2	3	4	5	1684
E. Equipment/computers	1	2	3	4	5	1682
F. Supplies (postage, copying, etc.)	1	2	3	4	5	1680
G. Funds for training	1	2	3	4	5	1679
H. Funds for staff travel	1	2	3	4	5	1679
I. Development/modification of computer programs/ procedures	1	2	3	4	5	1672
J. Other (specify)	1	2	3	4	5	151

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	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	3.5	3.7	3.6	3.7	1	1.5	1.3	1.5	1.4
2	3.9	3.6	4.0	3.6	2	3.6	3.3	3.7	3.3
3	77.2	77.4	77.8	78.1	3	83.9	83.6	85.4	85.2
4	11.8	11.4	11.9	11.5	4	7.9	8.1	8.0	8.3
5	2.7	3.1	2.7	3.1	5	1.4	1.8	1.4	1.8
NR	0.8	0.9	—	—	NR	1.8	1.9	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
1	1.9	1.7	1.9	1.8	1	0.9	0.8	0.9	0.8
2	3.0	2.5	3.0	2.6	2	3.9	3.7	4.0	3.7
3	80.2	81.4	81.0	82.4	3	63.8	62.8	64.3	63.4
4	11.8	10.8	12.0	11.0	4	22.9	23.4	23.1	23.6
5	2.1	2.3	2.1	2.3	5	7.7	8.4	7.8	8.4
NR	1.0	1.2	—	—	NR	0.8	1.0	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	0.7	0.8	0.7	0.9	1	1.2	1.2	1.2	1.2
2	1.5	1.3	1.5	1.3	2	5.6	5.1	5.7	5.1
3	43.6	46.1	44.0	46.6	3	61.5	62.5	62.1	63.2
4	35.5	33.5	35.8	33.8	4	24.0	23.4	24.2	23.7
5	17.9	17.3	18.0	17.5	5	6.7	6.8	6.8	6.8
NR	0.9	1.0	—	—	NR	1.0	1.1	—	—
G	**UW**	**W**	**UW**	**W**	**H**	**UW**	**W**	**UW**	**W**
1	2.3	2.4	2.3	2.4	1	3.8	3.4	3.8	3.5
2	5.1	4.5	5.1	4.6	2	6.4	5.8	6.5	5.9
3	73.6	72.8	74.4	73.8	3	70.8	70.6	71.5	71.6
4	15.0	15.7	15.1	15.9	4	14.8	15.1	14.9	15.3
5	3.0	3.2	3.0	3.3	5	3.2	3.7	3.2	3.8
NR	1.1	1.3	—	—	NR	1.1	1.3	—	—
I	**UW**	**W**	**UW**	**W**	**J**	**UW**	**W**	**UW**	**W**
1	1.0	1.1	1.0	1.1	1	0.4	0.4	4.6	4.4
2	3.0	2.6	3.1	2.7	2	0.2	0.1	2.6	1.5
3	38.2	41.8	38.8	42.6	3	5.5	5.3	61.6	63.0
4	37.0	34.4	37.6	35.0	4	0.6	0.5	7.3	5.8
5	19.3	18.3	19.6	18.6	5	2.1	2.1	23.8	25.4
NR	1.5	1.7	—	—	NR	91.1	91.6	—	—

4. How many lenders do you deal with on a regular basis in the FFEL Program? (n=1661)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= 1-2 lenders	15.2	21.6	15.5	22.0
2= 3-5 lenders	34.5	34.6	35.2	35.2
3= 6-10 lenders	28.0	25.6	28.7	26.1
4= 11-20 lenders	9.8	7.8	10.1	8.0
5= More than 20 lenders	10.3	8.6	10.5	8.7
No response provided	2.1	1.8	—	—

5. How many guarantee agencies do you deal with on a regular basis in the FFEL Program? (n=1660)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= 1 guarantee agency	35.2	40.6	36.0	41.4
2= 2-3 guarantee agencies	43.6	41.3	44.6	42.1
3= 4-5 guarantee agencies	11.4	9.7	11.7	9.9
4= More than 5 guarantee agencies	7.6	6.6	7.8	6.7
No response provided	2.2	1.8	—	—

6. The following three questions ask about services received from the Department of Education, guarantee agencies, and lenders.

6a. The following table lists materials or support that you may have received from the **Department of Education**. In the appropriate column:

a. Note whether you have received the information/support from the Department of Education.

ED-PROVIDED MATERIALS/TRAINING	RECEIVED Y=YES N=NO	n
A. Software for administration or reporting functions		1493
B. Telephone support		1526
C. Information on FFEL Program rules/regulations		1648
D. Training sessions		1506
E. Materials for counseling borrowers		1568
F. Other (specify)		74

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
YES	48.8	48.8	44.5	55.6	YES	61.9	62.1	68.9	69.7
NO	39.2	39.0	55.5	44.4	NO	28.0	27.0	31.1	30.3
NR	12.0	12.2	—	—	NR	10.1	10.9	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
YES	91.9	91.1	94.7	93.9	YES	73.7	72.3	79.7	79.1
NO	5.2	5.9	5.3	6.1	NO	18.7	19.1	20.3	20.9
NR	2.9	3.1	—	—	NR	7.6	8.6	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
YES	53.6	54.3	60.4	61.7	YES	2.3	2.1	52.7	56.8
NO	35.2	33.7	31.6	38.3	NO	2.1	1.6	47.3	43.2
NR	11.3	11.9	—	—	NR	95.6	96.3	—	—

6a. The following table lists materials or support that you may have received from the **Department of Education**. In the appropriate column:

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

ED-PROVIDED MATERIALS/TRAINING	RATE TIMELINESS (1-5 OR NA)	n
A. Software for administration or reporting functions		807
B. Telephone support		1048
C. Information on FFEL Program rules/regulations		1547
D. Training sessions		908
E. Materials for counseling borrowers		1242
F. Other (specify)		40

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	11.4	11.7	24.0	24.7
2	13.0	13.7	27.3	28.9
3	15.9	15.4	33.3	32.4
4	4.6	4.1	9.7	8.6
5	2.7	2.5	5.7	5.4
NA	34.1	34.5	—	—
NR	18.4	18.1	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	14.5	15.4	23.5	24.9
2	17.4	17.0	28.1	27.4
3	17.3	17.1	28.0	27.5
4	7.4	7.4	11.9	11.9
5	5.2	5.1	8.5	8.2
NA	23.4	22.5	—	—
NR	14.8	15.5	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	20.6	21.4	22.6	23.8
2	27.9	28.9	30.6	32.1
3	28.3	27.0	31.1	30.0
4	10.3	9.3	11.2	10.3
5	4.1	3.4	4.5	3.8
NA	4.8	5.4	—	—
NR	4.1	4.6		

	Total Percent		Valid Percent	
D	**UW**	**W**	**UW**	**W**
1	19.3	21.2	26.3	29.5
2	22.3	22.4	30.5	31.3
3	21.2	19.0	28.9	26.5
4	7.2	6.3	9.9	8.8
5	3.2	2.8	4.3	3.9
NA	15.1	15.8	—	—
NR	11.7	12.5	—	—

	Total Percent		Valid Percent	
E	**UW**	**W**	**UW**	**W**
1	19.1	20.3	35.7	37.3
2	15.1	15.2	28.2	28.0
3	13.3	12.3	24.8	22.7
4	4.0	4.1	7.5	7.6
5	2.1	2.4	3.9	4.5
NA	28.9	28.1	—	—
NR	17.6	17.5	—	—

	Total Percent		Valid Percent	
F	**UW**	**W**	**UW**	**W**
1	0.8	0.9	35.0	37.5
2	0.5	0.6	20.0	25.5
3	0.4	0.4	17.5	17.0
4	0.4	0.2	15.0	9.8
5	0.3	0.2	12.5	10.2
NA	1.0	0.9	—	—
NR	96.6	96.8	—	—

6a. The following table lists materials or support that you may have received from the **Department of Education**. In the appropriate column:

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 not being not at all useful.

ED-PROVIDED MATERIALS/TRAINING	RATE USEFULNESS (1-5 OR NA)	n
A. Software for administration or reporting functions		771
B. Telephone support		1028
C. Information on FFEL Program rules/regulations		1516
D. Training sessions		891
E. Materials for counseling borrowers		1218
F. Other (specify)		39

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	14.3	14.3	31.4	31.7	1	22.0	23.3	36.4	38.3	1	32.0	32.1	35.8	36.5
2	12.4	13.2	27.2	29.2	2	17.7	17.2	29.2	28.3	2	28.9	29.1	32.4	33.1
3	10.4	10.2	23.0	22.5	3	12.5	12.1	20.6	19.9	3	20.2	18.8	22.6	21.4
4	5.6	4.6	12.3	10.1	4	5.4	5.5	8.9	9.1	4	6.1	6.1	6.8	6.9
5	2.8	2.9	6.1	6.5	5	2.9	2.7	4.9	4.4	5	2.2	1.8	2.4	2.0
NA	35.2	35.8	—	—	NA	23.6	22.8	—	—	NA	5.0	5.8	—	—
NR	19.4	19.0	—	—	NR	15.9	16.5	—	—	NR	5.7	6.3	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	22.7	23.5	31.7	33.6	1	20.7	22.1	39.5	41.6	1	1.1	1.1	48.7	50.0
2	23.9	22.5	33.3	32.1	2	15.4	15.6	29.3	29.4	2	0.6	0.7	25.6	31.2
3	15.6	15.3	21.7	21.8	3	10.8	9.7	20.7	18.2	3	0.2	0.1	7.7	5.8
4	7.1	6.6	9.9	9.4	4	3.4	3.4	6.4	6.5	4	0.1	0.0	2.6	1.4
5	2.5	2.2	3.5	3.1	5	2.2	2.3	4.2	4.3	5	0.4	0.3	15.4	11.6
NA	15.4	15.9	—	—	NA	28.8	28.2	—	—	NA	1.1	0.9	—	—
NR	12.8	14.0	—	—	NR	18.7	18.8	—	—	NR	96.6	96.8	—	—

6b. The following table lists materials or support that you may have received from **your primary lender or their servicer**. In the appropriate column:

a. Note whether you have received the information/support from your primary lender or their servicer.

LENDER-PROVIDED MATERIALS/TRAINING	RECEIVED Y=YES N=NO	n
A. Software for administration or reporting functions		1395
B. Telephone support		1564
C. Information on FFEL Program rules/regulations		1521
D. Training sessions		1435
E. Materials for counseling borrowers		1561
F. Other (specify)		127

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
YES	31.6	28.1	38.4	34.7	YES	83.9	82.2	91.0	89.8
NO	50.6	52.9	61.6	65.3	NO	8.3	9.3	9.0	10.2
NR	17.8	19.0	—	—	NR	7.8	8.5	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
YES	68.7	65.3	76.7	73.2	YES	41.8	39.4	49.5	46.9
NO	20.9	23.9	23.3	26.8	NO	42.7	44.6	50.5	53.1
NR	10.4	10.8	—	—	NR	15.4	16.0	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
YES	80.1	75.5	87.1	83.0	YES	5.8	4.9	78.0	77.6
NO	11.9	15.4	12.9	17.0	NO	1.6	1.4	22.0	22.4
NR	8.0	9.1	—	—	NR	92.5	93.6	—	—

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6b. The following table lists materials or support that you may have received from **your primary lender or their servicer**. In the appropriate column:

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

LENDER-PROVIDED MATERIALS/TRAINING	RATE TIMELINESS (1-5 OR NA)	n
A. Software for administration or reporting functions		538
B. Telephone support		1415
C. Information on FFEL Program rules/regulations		1562
D. Training sessions		711
E. Materials for counseling borrowers		1352
F. Other (specify)		95

	Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**
1	16.2	15.2	51.1	53.8
2	9.1	8.0	28.6	28.5
3	4.4	3.5	13.9	12.2
4	0.9	0.7	3.0	2.5
5	1.1	0.8	3.3	2.9
NA	42.4	45.0	—	—
NR	25.9	26.7	—	—

	Total Percent		Valid Percent	
B	**UW**	**W**	**UW**	**W**
1	52.6	50.8	63.1	62.2
2	21.4	21.0	25.7	25.7
3	4.7	5.2	5.7	6.4
4	2.5	2.8	3.0	3.4
5	2.1	1.9	2.5	2.3
NA	7.0	7.7	—	—
NR	9.6	10.5	—	—

	Total Percent		Valid Percent	
C	**UW**	**W**	**UW**	**W**
1	36.1	35.1	52.8	54.[illegible]
2	21.7	20.3	31.8	31.3
3	7.8	7.3	11.4	11.3
4	1.6	1.2	2.4	1.9
5	1.1	1.0	1.6	1.5
NA	17.7	20.9	—	—
NR	13.8	14.1	—	—

	Total Percent		Valid Percent	
D	**UW**	**W**	**UW**	**W**
1	21.7	21.0	51.9	53.3
2	12.5	12.0	29.8	30.6
3	5.9	5.1	14.1	13.0
4	0.8	0.5	2.0	1.2
5	0.9	0.8	2.3	2.0
NA	34.6	37.1	—	—
NR	23.5	23.6	—	—

	Total Percent		Valid Percent	
E	**UW**	**W**	**UW**	**W**
1	51.1	48.5	64.1	64.5
2	19.3	17.8	24.3	23.7
3	4.9	4.9	6.1	6.5
4	1.9	1.9	2.4	2.5
5	2.5	2.0	3.1	2.7
NA	10.0	12.9	—	—
NR	10.4	12.0	—	—

	Total Percent		Valid Percent	
F	**UW**	**W**	**UW**	**W**
1	4.8	4.4	86.3	90.9
2	0.5	0.3	8.4	5.2
3	0.1	0.1	2.1	1.3
4	—	—	—	—
5	0.2	0.1	3.2	2.7
NA	1.1	1.0	—	—
NR	93.3	94.1	—	—

6b. The following table lists materials or support that you may have received from **your primary lender or their servicer**. In the appropriate column:

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 not being not at all useful.

LENDER-PROVIDED MATERIALS/TRAINING	RATE USEFULNESS (1-5 OR NA)	n
A. Software for administration or reporting functions		521
B. Telephone support		1383
C. Information on FFEL Program rules/regulations		1136
D. Training sessions		687
E. Materials for counseling borrowers		1327
F. Other (specify)		93

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	16.7	15.2	54.5	56.1	1	53.4	51.3	65.6	64.8	1	37.6	35.9	56.2	56.9
2	7.4	6.5	24.0	24.0	2	18.2	18.2	22.3	22.9	2	18.9	18.2	28.3	28.9
3	4.3	3.5	14.0	12.9	3	4.1	4.9	5.1	6.1	3	7.5	6.5	11.2	10.3
4	0.9	0.8	3.1	2.9	4	3.7	2.9	4.5	3.7	4	1.5	1.2	2.2	1.9
5	1.4	1.1	4.4	4.1	5	2.1	1.9	2.5	2.4	5	1.5	1.2	2.2	1.9
NA	42.3	45.0	—	—	NA	7.2	8.0	—	—	NA	17.7	21.0	—	—
NR	27.0	27.9	—	—	NR	11.3	12.8	—	—	NR	15.4	16.0	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	21.7	20.9	53.7	55.4	1	51.9	49.5	66.3	67.6	1	4.7	4.2	86.0	89.5
2	11.5	10.6	28.4	28.0	2	17.0	15.1	21.8	20.6	2	0.5	0.3	8.6	5.5
3	5.1	4.5	12.5	11.9	3	4.7	4.6	6.0	6.3	3	0.1	0.1	2.2	2.2
4	1.1	0.8	2.8	2.2	4	2.0	2.0	2.6	2.7	4	—	—	—	—
5	1.1	1.0	2.6	2.6	5	2.6	2.1	3.3	2.8	5	0.2	0.1	3.2	2.8
NA	34.7	37.1	—	—	NA	9.8	12.8	—	—	NA	1.1	1.0	—	—
NR	24.8	25.2	—	—	NR	12.0	13.9	—	—	NR	93.5	94.4	—	—

6c. What percent of your loan volume is handled by your primary lender?

_____

6d. The following table lists materials or support that you may have received from **your primary guarantee agency or their servicer**. In the appropriate column:

a. Note whether you have received the information/support from your primary guarantee agency or their servicer.

GUARANTEE AGENCY-PROVIDED MATERIALS/TRAINING	RECEIVED Y=YES N=NO	n
A. Software for administration or reporting functions		1498
B. Telephone support		1614
C. Information on FFEL Program rules/regulations		1607
D. Training sessions		1574
E. Materials for counseling borrowers		1569
F. Other (specify)		102

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
YES	59.9	53.8	67.8	62.2	YES	90.9	90.7	95.5	95.2
NO	28.4	32.7	32.2	37.8	NO	4.2	4.5	4.5	4.8
NR	11.7	13.5	—	—	NR	4.9	4.7	—	—
C	**UW**	**W**	**UW**	**W**	**D**	**UW**	**W**	**UW**	**W**
YES	91.4	90.1	96.5	95.5	YES	82.6	81.2	89.1	88.5
NO	3.3	4.2	3.5	4.5	NO	10.1	10.6	10.9	11.5
NR	5.3	5.7	—	—	NR	7.2	8.2	—	—
E	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
YES	82.0	81.6	88.7	88.0	YES	4.6	3.9	76.5	74.6
NO	10.5	11.2	11.3	12.0	NO	1.4	1.3	23.5	25.4
NR	7.5	7.3	—	—	NR	94.0	94.8	—	—

6d. The following table lists materials or support that you may have received from **your primary guarantee agency or their servicer**. In the appropriate column:

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

GUARANTEE AGENCY-PROVIDED MATERIALS/TRAINING	RATE TIMELINESS (1-5 OR NA)	n
A. Software for administration or reporting functions		1008
B. Telephone support		1538
C. Information on FFEL Program rules/regulations		1546
D. Training sessions		1390
E. Materials for counseling borrowers		1383
F. Other (specify)		72

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	34.8	31.2	58.6	58.8	1	59.2	58.1	65.3	64.2	1	53.3	52.2	58.5	58.2
2	16.0	14.1	26.9	26.6	2	20.9	21.3	23.1	23.6	2	25.2	25.3	27.7	28.2
3	5.0	4.7	8.4	8.9	3	5.8	6.8	6.4	7.5	3	8.6	8.8	9.4	9.8
4	2.1	1.8	3.6	3.4	4	2.4	2.2	2.6	2.4	4	1.9	1.7	2.1	1.8
5	1.5	1.2	2.5	2.3	5	2.4	2.1	2.6	2.3	5	2.1	1.8	2.3	2.0
NA	24.6	28.6	—	—	NA	3.6	3.7	—	—	NA	2.9	3.8	—	—
NR	16.0	18.3	—	—	NR	5.8	5.8	—	—	NR	6.0	6.5	—	—
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	46.4	46.0	56.7	57.4	1	51.5	51.4	63.2	63.3	1	3.0	2.6	70.8	72.9
2	24.0	22.8	29.3	28.4	2	20.2	19.6	24.8	24.2	2	0.9	0.7	20.8	20.5
3	7.0	7.3	8.5	9.2	3	6.2	6.8	7.7	8.4	3	0.2	0.1	4.2	3.7
4	2.8	2.1	3.4	2.7	4	1.7	1.6	2.1	2.0	4	0.1	0.1	2.8	1.9
5	1.8	1.9	2.2	2.3	5	1.8	1.8	2.2	2.2	5	0.1	0.0	1.4	1.0
NA	8.4	8.9	—	—	NA	8.3	9.2	—	—	NA	1.0	1.0	—	—
NR	9.7	11.0	—	—	NR	10.2	9.7	—	—	NR	94.8	95.4	—	—

6d. The following table lists materials or support that you may have received from **your primary guarantee agency or their servicer**. In the appropriate column:

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 not being not at all useful.

GUARANTEE AGENCY-PROVIDED MATERIAL/TRAINING	RATE USEFULNESS (1-5 OR NA)	n
A. Software for administration or reporting functions		978
B. Telephone support		1510
C. Information on FFEL Program rules/regulations		1516
D. Training sessions		1364
E. Materials for counseling borrowers		1355
F. Other (specify)		70

	Total Percent		Valid Percent			Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**	**C**	**UW**	**W**	**UW**	**W**
1	37.7	33.0	65.3	64.8	1	62.6	61.1	70.3	69.0	1	57.3	56.0	64.1	63.9
2	10.8	9.5	18.7	18.7	2	16.9	17.6	19.0	19.9	2	21.7	21.1	24.3	24.1
3	5.9	5.4	10.2	10.6	3	5.3	5.9	6.0	6.6	3	5.8	6.3	6.5	7.1
4	1.4	1.1	2.4	2.1	4	1.9	2.1	2.2	2.3	4	2.3	2.4	2.6	2.7
5	1.9	1.9	3.4	3.7	5	2.2	1.9	2.5	2.2	5	2.2	1.9	2.4	2.2
NA	25.2	29.5	—	—	NA	3.7	4.0	—	—	NA	3.1	4.2	—	—
NR	17.1	19.5	—	—	NR	7.3	7.4	—	—	NR	7.6	8.2		
D	**UW**	**W**	**UW**	**W**	**E**	**UW**	**W**	**UW**	**W**	**F**	**UW**	**W**	**UW**	**W**
1	47.6	46.2	59.2	58.9	1	51.0	50.9	63.9	64.3	1	3.2	2.9	78.6	81.5
2	19.9	19.2	24.7	24.5	2	18.6	18.1	23.3	22.9	2	0.6	0.5	15.7	13.7
3	8.7	8.7	10.8	11.2	3	6.3	6.5	7.9	8.2	3	0.2	0.1	4.3	3.7
4	2.5	2.3	3.1	2.9	4	1.8	1.7	2.3	2.1	4	—	—	—	—
5	1.8	1.9	2.3	2.4	5	2.1	2.0	2.6	2.5	5	0.1	0.0	1.4	1.0
NA	8.5	9.1	—	—	NA	8.4	9.4	—	—	NA	1.1	1.1	—	—
NR	11.1	12.5	—	—	NR	11.7	11.5	—	—	NR	94.8	95.4	—	—

6e. What percent of your loan volume is handled by your primary guarantee agency?

_____ 21.4

The following questions pertain to communications/interactions with your FFEL servicer(s) **specifically relating to loan repayment and consolidation.**

7. How would you describe the level of interaction between your institution and your FFEL servicer(s) regarding loan repayment and consolidation?								
	Loan Repayment (n=1644)				Consolidation (n=1600)			
	Total Percent		Valid Percent		Total Percent		Valid Percent	
	UW	**W**	**UW**	**UW**	**UW**	**W**	**UW**	**W**
1= Extensive interaction	15.6	15.1	16.1	15.6	5.4	5.0	5.8	5.4
2= Some interaction	39.5	39.6	40.8	40.9	24.8	22.8	26.3	24.5
3= Very little interaction	34.6	34.8	35.8	35.9	44.6	43.4	47.3	46.6
4= No interaction	7.1	7.4	7.3	7.6	19.4	21.9	20.6	23.5
No response provided	3.1	3.1	—	—	5.7	6.9	—	—

If you indicated "no" interaction with your servicer(s) regarding loan repayment and consolidation, please specify the reason(s) below and skip to **Question 10.**

_____

_____

_____

8. What type(s) of interaction does your institution have with your servicer(s) pertaining to loan repayment and consolidation? (Check all that apply.)										
	Loan Repayment					Consolidation				
	Total Percent		Valid Percent			Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**n**	**UW**	**W**	**UW**	**W**	**n**
1= Refer borrowers to servicer(s) for information/materials	61.3	58.9	84.2	83.3	1237	59.2	55.2	80.3	77.7	1250
2= Contact servicer(s) directly to obtain forms/information	47.8	47.8	66.6	68.5	1217	34.4	33.2	49.3	49.1	1184
3= Intervene with servicer(s) at the request of borrowers	55.6	53.1	75.8	74.4	1245	36.1	33.4	50.5	48.1	1213
4= Other (specify)	3.2	3.2	5.0	5.2	1083	1.9	1.8	3.1	2.9	1078

9. Overall, how satisfied are you with the communications that you have had with your FFEL servicer(s) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.

	1 VERY SATISFIED	2	3	4	5 VERY DISSATISFIED	NA	n
A. Loan repayment	1	2	3	4	5	NA	1284
B. Consolidation	1	2	3	4	5	NA	1167

	Total Percent		Valid Percent			Total Percent		Valid Percent	
A	**UW**	**W**	**UW**	**W**	**B**	**UW**	**W**	**UW**	**W**
1	21.3	20.6	28.1	28.0	1	15.0	14.8	21.9	22.5
2	30.1	29.0	39.7	39.5	2	24.2	23.1	35.2	35.0
3	18.2	17.5	24.1	23.8	3	23.9	22.3	34.8	33.7
4	5.5	5.5	7.2	7.5	4	4.8	4.8	6.9	7.3
5	0.6	0.9	0.9	1.2	5	0.8	0.9	1.2	1.4
NA	1.5	1.7	—	—	NA	5.7	6.1	—	—
NR	22.8	24.7	—	—	NR	25.5	27.9	—	—

10. Would you consider your current experiences in administering the FFEL Program more positive than, less positive than, or about the same as those for the 1994/95 school year? (n =1636)

	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= More positive than 94/95	42.1	38.2	43.6	39.7
2= Less positive than 94/95	3.5	4.1	3.7	4.3
3= About the same	50.8	54.0	52.7	56.0
No response provided	3.6	3.6	—	—

11. In your opinion, is the overall level of communication and support currently provided by your servicer(s) better than, worse than, or about the same as that provided during the 1994/95 school year? (n =1620)				
	Total Percent		Valid Percent	
	UW	W	UW	W
1= Better than 94/95	40.1	36.7	42.0	38.4
2= Worse than 94/95	1.8	1.9	1.9	2.0
3= About the same	53.6	56.9	56.1	59.6
No response provided	4.5	4.5	—	—

12. What additional comments do you have about the current structure and administration of the FFEL Program?

SECTION C: DECISIONS REGARDING THE DIRECT LOAN PROGRAM/OVERALL IMPRESSIONS OF THE FFEL PROGRAM

1. Have you applied, or are you planning to apply for the Direct Loan Program? (Check all that apply.)						
		Loan Repayment				
		Total Percent		Valid Percent		
		UW	**W**	**UW**	**W**	**n**
1=Applied to Direct Loan for Year 3	SKIP TO QUESTION 3	9.0	10.1	11.2	12.5	1361
2=Will apply to Direct Loan for Year 4	SKIP TO QUESTION 3	3.8	4.2	4.8	5.3	1346
3=Application for Direct Loan rejected	SKIP TO QUESTION 3	1.7	2.6	2.2	3.3	1334
4= No	ANSWER QUESTION 2	81.8	80.7	87.7	86.0	1583

2a. Please review the potential attributes of the FFEL Program listed below. Then, in the appropriate column:

Indicate your perceptions of the most important benefits (**up to three**) of the FFEL program. Please check the most important benefits.

ATTRIBUTES OF FEDERAL FAMILY EDUCATION LOAN PROGRAM	**MOST IMPORTANT BENEFITS OF THE FEDERAL FAMILY EDUCATION LOAN PROGRAM**				
	Total Percent		Valid Percent		
	UW	**W**	**UW**	**W**	**n**
A. Able to serve borrowers well through FFEL	57.0	54.9	73.1	73.0	1322
B. Familiarity with administration of FFEL	31.3	32.2	42.2	44.6	1260
C. FFEL appears simpler to administer than Direct Loan	14.7	16.2	20.7	23.5	1206
D. Ability to continue to offer students a choice of loan sources	35.2	34.4	47.2	47.9	1264
E. Confident of the viability of the FFEL Program	30.9	28.7	42.0	40.5	1249
F. Not required to originate loans	22.6	22.2	31.5	32.1	1218
G. FFEL loan application processing is not responsibility of institution	18.5	19.3	26.2	28.5	1198
H. Ability to maintain relationships with lenders and guarantee agencies	26.9	26.0	36.7	36.7	1243
I. Other (specify)	4.9	4.1	7.1	6.2	1178

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2b. Please review the potential attributes of the FFEL Program listed below. Then, in the appropriate column:

Indicate the areas of the Federal Family Education Loan Program where your expectations have not been achieved. Please check the areas of unmet expectations. (Check all that apply.)

ATTRIBUTES OF FEDERAL FAMILY EDUCATION LOAN PROGRAM	AREAS OF UNMET EXPECTATIONS				
	Total Percent		Valid Percent		
	UW	W	UW	W	n
A. Able to serve borrowers well through FFEL	17.3	17.3	21.0	21.6	1398
B. Familiarity with administration of FFEL	15.6	15.9	19.0	20.0	1393
C. FFEL appears simpler to administer than Direct Loan	14.7	13.8	19.2	18.6	1296
D. Ability to continue to offer students a choice of loan sources	15.7	16.4	19.1	20.5	1392
E. Confident of the viability of the FFEL Program	16.4	16.6	20.1	20.8	1389
F. Not required to originate loans	12.1	12.2	15.2	15.9	1351
G. FFEL loan application processing is not responsibility of institution	10.7	10.7	13.8	14.2	1315
H. Ability to maintain relationships with lenders and guarantee agencies	17.0	17.8	19.8	21.0	1460
I. Other (specify)	2.7	2.7	3.9	4.0	1190

3. Currently, how satisfied are you with the FFEL Program? On a scale of 1-5, please check your level of satisfaction. (n =1676)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Very satisfied	36.1	36.4	36.6	36.9
2=	43.7	41.3	44.3	41.9
3=	14.2	15.8	14.4	16.0
4=	3.8	4.1	3.9	4.2
5= Very dissatisfied	0.9	1.1	0.9	1.1
No response provided	1.2	1.3	—	—

4. Compared to the 1994/95 school year, has your overall level of satisfaction with the FFEL Program increased, decreased, or remained the same?(n=1635)				
	Total Percent		Valid Percent	
	UW	**W**	**UW**	**W**
1= Increased	38.8	34.9	40.2	36.1
2= Decreased	2.5	3.0	2.6	3.1
3= Remained the same	55.0	58.6	57.1	60.8
No response provided	3.7	3.5	—	—

5. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

_____

SECTION D: SURVEY ISSUES

1. Do you have any suggestions or comments on this survey?

_____

2. Do you have suggestions on ways to improve future surveys or reduce their burden to you?

_____

THANK YOU FOR COMPLETING THIS SURVEY.

Appendix D

Survey Methodology

Survey Methodology

Sample Design

The sample for the 1996 institutional survey was derived from two sources:

1) The 112 First Year Direct Loan institutional campuses, selected by the Department of Education to achieve the mandated criteria for the first year of the program; and

2) The original sample of 3,059 FFELP institutions, randomly selected from a population of 5,720 schools in the FFELP sampling frame. This sample was stratified by school type and control, and by school size (small or large, as indicated by loan volume). The stating sample size included 395 institutions that were added to the originally estimated sample to allow separate estimates for two-year public and two-year private schools; and to include all HBCUs in the sample. A complete description of the sample design for the institutional survey is presented in the Sample Design Report for the Institutional Survey (January 18, 1995).

Data Collection Methodology/Response Rate

The 1996 institutional survey was conducted using a mail survey methodology, with an option of completing the questionnaire via the Worldwide Web. Data collection for the survey began on March 18, 1996, and continued through November 14, 1996. Extensive telephone and mail follow-up procedures were implemented in an effort to achieve the highest possible response rate.

The overall survey response rate was 79 percent, based on 2,209 respondents from 2,801 eligible institutions. The response rate was 86 percent for first-year Direct Loan schools, 75 percent for second-year Direct Loan schools, and 79 percent for FFEL schools. Detailed tables illustrating the number and percent of responses, the sample distribution and representation, and the response rate by institutional type and control and loan volume (for each of the three loan program types) are included Appendix B.

Data Analysis

In order to obtain weights the institutions were classified by size, Type/Control, and first year program status. In addition HBCU status was added to the classification for first year FFEL institutions where some HBCU had responded. This resulted in a total of twenty-seven strata. In each stratum the institutions in the frame were classified into five categories:

1) Not in the initial sample
2) Respondent
3) Not in population

4) Non-respondent, known to be in population
5) Non-respondent, population status unknown.

With a stratum r= (n(2)+n(4))/(n(2)+n(3)+n(4)), where n(i) is the number of institutions in the stratum in category I, was used to estimate the proportion of the N institutions in the stratum that were actually in the population (i.e. active in one of the programs). Then (rN)/n(2) (or the estimated population of the stratum divided by the number of respondents from the stratum) became the weight for each institution in that stratum.

All the statistical analyses conducted in this report made use of the Cochran-Mantel-Haenszel (CMH) statistic. This procedure has the following advantages:

- It treats variables as interval, ordinal, or categorical.
- It allows the ability to control for other variables in the analysis.
- Adjustments for small cells are part of the procedure, which alleviates concerns about singularities.

For each respondent variable, a table was created with program type as the row variable and the respondent variable in question as the column variable. CMH then produced two results which were potentially relevant. The first result assumes that the variable is an ordinal variable, and tests for differences between the rows on this ordinal variable. The second result assumes that the variable is merely categorical, and tests for a significant association between the two categorical variables.

In order to conduct the first of these analyses it was necessary to assign a score to each category. It is possible to use the actual scale values (e.g. 1 for very satisfied, 2 for somewhat satisfied and so forth) but this assumes an interval scale. The approach used is known as a modified ridit score. This ranks the cases on the categorical variable (one can think of it as randomly sorting them within a category, but keeping the categories in the proper order). If r is the average rank within a category, the score s=r/(n+1) is used and an Analysis of Variance is conducted. Hence the actual value of the categories is empirically determined.

In addition to the straight tables, we also controlled for Type/Control and size of school. These were the main variables on which the sample was based, and the possibility of an artifactual result exists if one does not control for them. This was done by either considering each cell of the variable combination for which one controls separately in calculating the scores (for the ordinal analysis), or by calculating chi-squares within a cell (for the general association one) in order to obtain the CMH statistic.

If the main result was significant, we repeated the analysis comparing the two Direct Loan cells combined with the FFEL, and the two Direct Loan years with each other. That way we could determine where the significant differences came from. We also carried out the same analysis

relating Type/Control to each respondent variable, with and without controlling for size and loan program.

The above analyses were conducted with unweighted data, since the sampling strata were controlled for in the analyses.

Appendix E

Survey Instruments

First Year Direct Loan Institutions

Survey of Institutions Participating in the Federal Direct Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

March 18, 1996

OMB Clearance No. 1875-0112
Expires October 31, 1996

Survey of Institutions Participating in the Federal Direct Loan Program

Introduction

The Federal Direct Loan Program began disbursing loans on July 1, 1994. The U.S. Department of Education (ED) has contracted Macro International Inc. to conduct an annual evaluation of this effort. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the Federal Family Education Loan (FFEL) Program as well as their implementation and experiences with the Direct Loan Program. This information will be used to help ED better understand the Direct Loan Program from the viewpoint of the institutions, as well as improve the program for future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution, based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey.

Some of the questionnaire items may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation.

If you have general questions regarding the survey, please contact Ms. Sadie Bennett at Macro International Inc., 1-800-294-0990, or Mr. Steven Zwillinger, U.S. Department of Education, OUS/Planning and Evaluation Service, 600 Independence Avenue, S.W., Washington, DC 20202, (202) 401-1678. If you have specific questions regarding the electronic survey process, please contact Mr. Gary McQuown or Ms. Katherine Hoffman at Macro International, 1-800-294-1141.

Our Thanks

We know how busy Financial Aid staff are, especially during this period of transition to the Federal Direct Loan Program. We are grateful for your cooperation and hope you view this as an opportunity to provide input regarding the initial Federal Direct Loan Program activities and areas for improvement as this program progresses.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope or respond via the World Wide Web by April 1, 1996.

Please return paper surveys to:
Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 294-0990
Fax: (301) 572-0999
Email Address: GENSA@MACROINT.COM

Identifying Information

Is the information on the above label correct? If not, please correct any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire. **If your institution participated in the 1995 survey conducted by Macro International Inc. please indicate (in the space provided below) whether or not you were the person responsible for completing the 1995 survey.** This information will be used for comparative analyses.

Name of Person Completing This Form _____

Title _____

Telephone Number _____

Email Address _____

Date _____

I was the person responsible for completing the 1995 survey. ☐ **Yes** ☐ **No**

CONFIDENTIALITY

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented to ED in aggregate form only.

About this Survey

As part of its commitment to continual improvement of the Direct Loan Program and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding experiences in administering the respective programs as part of this effort. This survey covers both your experiences during the start-up of Direct Loan as well as the actual administration of the program. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section E). Again, **thank you for your time and cooperation**.

Section A - Background Information

1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

- ☐ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
- ☐ Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
- ☐ All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
- ☐ Other (Specify) _____

_____

2) Please indicate the type of computer system currently used by your institution to administer student financial aid?

Type of System Used

_____

- ☐ Mainframe system only
- ☐ Both mainframe and personal computers
- ☐ Personal computers only
- ☐ Contracted servicer used to process electronically
- ☐ No computer system used; all manual processing
- ☐ Other (Specify) _____

_____

3) Which of the following best describes the current software configuration used by your institution to process Direct Loans? (Check all that apply.)

- ☐ Vendor-provided software
- ☐ EDExpress software
- ☐ Software developed internally
- ☐ Other (Specify) _____

4) How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? Please circle your level of satisfaction **on a scale of 1 to 5, with 1 being the highest**.

Performance Area	Very Satisfied 1	2	3	4	Very Dissatisfied 5
Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required)	1	2	3	4	5
Ease of integration and compatibility with your previously existing system	1	2	3	4	5
Processing efficiency (e.g., the ability to batch process or process multiple types of loans)	1	2	3	4	5

5) What was your total loan volume (including FFEL and Direct Loans) for the 1994/95 Federal Award Year?

_____

6) What percent of your 1994/95 loan volume was based on Direct Loans?_____

7) Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Question 9.)

☐ Yes
☐ No

8) If you expect a significant change in total loan volume for the 1995/96 Federal Award Year, please indicate the expected level of change below.

Percent increase_____% **or** Percent decrease_____%

9) Please indicate whether you are currently participating in the Direct Loan Program as a level one, level two or level three institution.

☐ Level one institution
☐ Level two institution
☐ Level three institution

Section B - Administering the Direct Loan Program

(Administering the program includes all loan processing activities, reconciliation, reporting, and keeping up with regulations.)

1) How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing origination records	1	2	3	4	NA
Printing promissory notes	1	2	3	4	NA
Securing signatures on promissory notes	1	2	3	4	NA
Requesting and receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds	1	2	3	4	NA
Refunding excess loan funds to borrowers	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information *(includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)*	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

2) How would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- ☐ Very easy to administer
- ☐ Relatively easy to administer, with a few areas that require a high level of effort
- ☐ A moderate amount of effort is required overall
- ☐ Relatively labor intensive to administer, with many areas that require a high level of effort
- ☐ Very labor intensive to administer

3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 95/96 school year. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	Level of Change				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff used for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer programs/procedures	1	2	3	4	5
Other (Specify) _____	1	2	3	4	5

4) Please check the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program. (Check all that apply.)

- ☐ Staff have been shifted to work on different financial aid functions.
- ☐ Staff have been freed to work on other activities outside of financial aid.
- ☐ Staff have been released to other departments or let go.
- ☐ Staff are working extra hours to accommodate the added activities.
- ☐ Extra staff have been hired at the institution to accommodate the added activities.

5) For each of the specific administrative functions listed in the table below, please indicate (with a check mark) the level of change in workload (if any) that occurred during the 1995/96 school year resulting from implementation of the Direct Loan Program.

	Level of Change in Workload				
Administrative Function	**Small Decrease**	**Significant Decrease**	**No Change**	**Small Increase**	**Significant Increase**
Advising students on status of loans					
Counseling borrowers on Direct Loan Program					
Processing loan applications/creating origination records					
Requesting and receipt of loan funds by institution					
Disbursing loan funds to students					
Enrollment verification					
Cash management (includes cancellations/refunds)					
Reconciliation					
Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)					
Training Financial Aid staff					
Other (Specify)					
Now that you have commented on the individual functions, please indicate **the overall level of change in workload (if any) at your institution** due to implementation of Direct Loans.					

6) If you indicated an overall change in workload resulting from implementation of Direct Loans, please specify whether the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

☐ Temporary
☐ Permanent

7) Following is a list of the basic steps involved in processing a loan. Please indicate the order in which these steps typically occur at your institution. (Please rank order each item with"1" indicating the first step and "7" indicating the last step of the loan process.)

Steps of Loan Process	Order of Occurrence
Creation of loan origination records	
Promissory note transmission	
Drawdown requests	
Loan disbursements to borrowers	
Transmission of disbursement records	
Reconciliation	
Refunding excess funds to borrowers	

8) Have you frequently encountered any of the following problems with loan processing during the 1995/96 school year? (Check all that apply.)

- ☐ Problems with interactions/communications with the Direct Loan Servicer
- ☐ Problems with transmission of records to the servicer
- ☐ System or software problems
- ☐ Problems with internal communications
- ☐ Other (Specify) _____

9) If you encountered any of the above problems with loan processing, did the problems have any of the following effects? (Check all that apply.)

- ☐ Delayed receipt of loan funds by institution
- ☐ Caused problems/delays in booking loans
- ☐ Caused problems/delays in reconciliation of total cash
- ☐ Delayed disbursement of funds to borrowers
- ☐ Other (Specify) _____

10) In your opinion, what improvements in loan processing (if any) have occurred since your institution began participation in the Direct Loan Program?

11) Would you consider your current experiences in administering the Direct Loan Program more positive than, less positive than, or about the same as those for the 1994/95 school year?

- ☐ More positive than 94/95
- ☐ Less positive than 94/95
- ☐ About the same

12) Do you have any additional comments regarding the administration of the Direct Loan Program?

Section C - Communication and Support from the Department of Education

1) How satisfied are you with the Department of Education's **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction.

Very Satisfied .....1.....2.....3.....4.....5..... Very Dissatisfied or NA

2) The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer during the 1995/96 school year. In the appropriate column:

a) Note whether you have received the information/support by writing Y (yes) or N (no).
b) Rate the timeliness of the information/support for your needs and activities **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the information/support **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**. By usefulness, we mean was it adequate to provide the instructions or services needed by your institution.
d) Please write in any additional comments you may have.

Materials/Training Provided by ED Headquarters	(a) Received or Participated? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Direct Loan Program rules and regulations				
Telephone support for policy or administrative guidance				
Direct Loan Users Guide				
In-person assistance				
Borrower counseling materials				
Training materials for counselors				
Entrance/exit counseling videos				
Pre-printed promissory notes				
Reconciliation guide				
Consolidation booklet				
Loan origination support				
Loan reconciliation support				
Training and technical support				
Videoconferences				
Other servicing support (Specify)				

The following questions pertain to communications/interactions with the Department of Education or its servicer **specifically relating to loan repayment and consolidation.**

3) How would you describe the level of interaction between your institution and the Department of Education (or its servicer) regarding loan repayment and consolidation?

	Loan Repayment	**Consolidation**
Extensive interaction	☐	☐
Some interaction	☐	☐
Very little interaction	☐	☐
No interaction	☐	☐

If you indicated **"no"** interaction with the Department of Education (or its servicer) regarding loan repayment and consolidation, please specify the reason(s) below and **skip to Question 6**.

_____

_____

_____

4) What type(s) of interaction does your institution have with the Department of Education (or its servicer) pertaining to loan repayment and consolidation? (Check all that apply.)

	Loan Repayment	**Consolidation**
Refer borrowers to ED/servicer for information/materials	☐	☐
Contact ED/servicer directly to obtain forms/information	☐	☐
Intervene with ED/servicer at the request of borrowers	☐	☐
Other (Specify) _____	☐	☐

5) Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.

Loan repayment	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA
In-school Direct Loan consolidation	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA
Out-of-school Direct Loan consolidation	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA

6) Thinking in terms of your institution's implementation of the Department of Education's guidelines regarding **loan repayment**, please rate your level of satisfaction with the timeliness and clarity of the regulations. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines provided for each of the following loan repayment options.

Loan Repayment Options	Rate Timeliness (1-5 or NA)	Rate Clarity (1-5 or NA)
Standard repayment plan		
Income contingent repayment plan		
Extended repayment plan		
Graduated repayment plan		

7) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education's **consolidation** guidelines. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines issued for each of the following consolidation components.

Type of Consolidation	Rate Timeliness (1-5 or NA)	Rate Clarity (1-5 or NA)
In-school Direct Loan consolidation		
Out-of-school Direct Loan consolidation		
In-school FFEL consolidation		
Out-of-school FFEL consolidation		

8) Has your institution had any contact with the account managers in the Department of Education's Regional Office for your area?

- ☐ Yes
- ☐ No -----> If no, please skip to Question 12.

9) How would you describe the level of interaction between your institution and the account managers in the Regional Office?

- ☐ Extensive interaction
- ☐ Some interaction
- ☐ Very little interaction

10) Were the contacts with the account managers in the Regional Office initiated by your institution, the Regional Office, or both?

- ☐ The institution
- ☐ The Regional Office
- ☐ Both the institution and the Regional Office

11) Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

a) Please indicate whether you have had any contact with the Regional Office for the specified reasons by writing Y (yes) or N (no).
b) Rate the timeliness of the training/support you received in meeting your needs **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the training/support you received in meeting your needs **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**.
d) Please write in any additional comments you may have.

Reasons for Contact with the ED Regional Office	(a) Has Your Institution Had Contact with the Regional Office? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Training received at the Regional Office (or at a designated facility)				
On-site training/guidance delivered by account managers				
Questions/issues regarding computer systems design or implementation				
Questions/issues regarding loan origination				
Computer-related reconciliation issues				
Accounting-related reconciliation issues				
Questions regarding Direct Loan policy				
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers				
Entrance/exit counseling issues				
Requests for ED-provided materials				
Questions regarding sources of contact for specific questions				
Other (Specify)				

12) In your opinion, is the overall level of communication and support currently provided by the Department of Education better than, worse than, or about the same as that provided during the 1994/95 school year?

- ☐ Better than 94/95
- ☐ Worse than 94/95
- ☐ About the same

13) What additional comments or suggestions do you have regarding the Department of Education's services and/or communications?

Section D - Overall Impressions of the Direct Loan Program

1) Please review the potential attributes of the Direct Loan Program listed below. Then, in the appropriate column:

   a) Indicate your perceptions of the most important benefits (**up to three**) of the Direct Loan Program. Please check the most important benefits.

   b) Indicate the areas of the Direct Loan Program where your expectations have not been achieved. Please check the areas of unmet expectations. (Check all that apply.)

Attributes of Direct Loan Program	Most Important Benefits of Direct Loan Program	Areas of Unmet Expectations
Able to serve borrowers better		
Simpler to administer than FFEL		
Cost savings to taxpayers and the Federal government		
Funds availability more predictable than from lending institutions or guarantee agencies		
Flexible repayment options for borrowers		
Loan application process is entirely under institutional control		
Institutions receive administrative allowance for originating loans		
Other (Specify)		

2) Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction:

Very Satisfied .....1.....2.....3.....4.....5..... Very Dissatisfied

3) Compared to the 1994/95 school year, has your overall level of satisfaction with the Direct Loan Program increased, decreased or remained the same?

- ☐ Increased
- ☐ Decreased
- ☐ Remained the same

4) What advice could you offer to other institutions in their efforts to implement the Direct Loan Program?

5) Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

Section E - Survey Issues

1) Do you have any suggestions or comments on this survey?

2) Do you have suggestions on ways to improve future surveys or reduce their burden to you?

THANK YOU FOR COMPLETING THIS SURVEY.

Second Year Direct Loan Institutions

Survey of Institutions Participating in the Federal Direct Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

March 18, 1996

OMB Clearance No.1875-0112
Expires October 31, 1996

Survey of Institutions Entering the Federal Direct Loan Program

Introduction

The Federal Direct Loan Program began disbursing loans on July 1, 1994. The U.S. Department of Education (ED) has contracted Macro International Inc. to conduct an annual evaluation of this effort. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the Federal Family Education Loan (FFEL) Program as well as their initial implementation and experiences with the Direct Loan Program. This information will be used to help ED better understand the Direct Loan Program from the viewpoint of the institutions, as well as improve the program for future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution, based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey.

Some of the questionnaire items may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation.

If you have general questions regarding the survey, please contact Ms. Sadie Bennett at Macro International Inc., 1-800-294-0990, or Mr. Steven Zwillinger, U.S. Department of Education, OUS/Planning and Evaluation Service, 600 Independence Avenue, S.W., Washington, DC 20202, (202) 401-1678. If you have specific questions regarding the electronic survey process, please contact Mr. Gary McQuown or Ms. Katherine Hoffman at Macro International, 1-800-294-1141.

Our Thanks

We know how busy Financial Aid staff are, especially during this period of transition to the Federal Direct Loan Program. We are grateful for your cooperation and hope you view this as an opportunity to provide input regarding the initial Federal Direct Loan Program activities and areas for improvement as this program progresses.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope or respond via the World Wide Web by April 1, 1996.

Please return paper surveys to:
Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 294-0990
Fax: (301) 572-0999
Email Address: GENSA@MACROINT.COM

Identifying Information

Is the information on the above label correct? If not, please correct any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire. **If your institution participated in the 1995 FFEL survey conducted by Macro International Inc., please indicate (in the space provided below) whether or not you were the person responsible for completing the 1995 survey.** This information will be used for comparative analyses.

Name of Person Completing This Form _____

Title _____

Telephone Number _____

Email Address _____

Date _____

I was the person responsible for completing the 1995 FFEL survey. ☐ **Yes** ☐ **No**

CONFIDENTIALITY

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented to ED in aggregate form only.

About this Survey

As part of its commitment to continual improvement of the Direct Loan Program and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding experiences in administering the respective programs as part of this effort. This survey covers both your experiences during the start-up of Direct Loan as well as the actual administration of the program. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section H). Again, **thank you for your time and cooperation**.

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Section A - Background Information

1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

- ☐ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
- ☐ Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
- ☐ All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
- ☐ Other (Specify)

_____

2) Please indicate the type of computer system used by your institution to administer student financial aid prior to and following participation in the Direct Loan Program?

Prior to Participation	Following Participation	Type of System Used
☐	☐	Mainframe system only
☐	☐	Both mainframe and personal computers
☐	☐	Personal computers only
☐	☐	Contracted servicer used to process electronically
☐	☐	No computer system used; all manual processing
☐	☐	Other (Specify) _____

_____

3) Which of the following best describes the current software configuration used by your institution to process Direct Loans? (Check all that apply.)

- ☐ Vendor-provided software
- ☐ EDExpress software
- ☐ Software developed internally
- ☐ Other (Specify)_____

4) How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates each of the following performance areas? Please circle your level of satisfaction **on a scale of 1 to 5, with 1 being the highest**.

Performance Area	Very Satisfied 1	2	3	4	Very Dissatisfied 5
Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required)	1	2	3	4	5
Ease of integration and compatibility with your existing system	1	2	3	4	5
Processing efficiency (e.g., the ability to batch process or process multiple types of loans)	1	2	3	4	5

5) What was your total loan FFEL volume for the 1994/95 Federal Award Year? _____

6) Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Question 8.)

☐ Yes
☐ No

7) If you expect a significant change in total loan volume for the 1995/96 Federal Award Year, please indicate the expected level of change below.

Percent increase _____ % **or** Percent decrease _____ %

8) Please indicate whether you are participating in the Direct Loan Program as a level one, level two or level three institution.

- ☐ Level one institution
- ☐ Level two institution
- ☐ Level three institution

Section B - Decisions Regarding the Direct Loan Program

If you were not involved in any of the decisions mentioned in this section, please ask those who were involved to complete the questions.

1) Please check below the most important factors (**up to three**) in your institution's overall decision to apply for the Direct Loan Program.

01 ____ Able to serve borrowers better
02 ____ Simpler to administer than FFEL
03 ____ Cost savings to taxpayers and the Federal government
04 ____ Funds availability more predictable than from lending institutions or guarantee agencies
05 ____ Flexible repayment options for borrowers
06 ____ Loan application process is entirely under institutional control
07 ____ Receive administrative allowance for originating loans
08 ____ Key administrators at your institution favor it
09 ____ Important to external supporters (e.g. Board, funders, etc.)
10 ____ Other (Specify) _____

2) Please check whether you are offering both Direct Loans and FFEL, or offering only Direct Loans. Then rate the items corresponding to that column only, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE ☐ AND ANSWER THIS COLUMN.

IF SWITCHING 100% TO DIRECT LOANS, CHECK HERE ☐ AND ANSWER THIS COLUMN.

⇩ ⇩

What factors influenced your decision to phase-in the Direct Loan Program? Rate **each** item below regarding its influence or importance in the overall decision, using this scale. 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	**RATING**	What factors influenced your decision to switch to 100 percent Direct Loan Program? Rate **each** item below regarding its influence or importance in the overall decision, using this scale. 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	**RATING**
Did not want to confuse borrowers who already had FFEL loans.		Did not want to confuse borrowers by offering two loan programs.	
Wanted to delay full commitment until the Department has gained experience with the new program.		Did not want the complexity of administering two programs simultaneously.	
Wanted to learn how to implement the program on a small group before committing the entire institution.		Did not want to continue to administer the FFEL Program.	
Wanted to maintain relationships with lender(s) and/or guarantor(s).		Wanted to avoid uncertainty over obtaining loans through lenders under FFEL.	
Wanted to keep professional students in the FFEL Program.			
Other (Specify)		Other (Specify)	

Section C - Start-up Activities for the Direct Loan Program

1) The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to the **start-up activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale.

1 = Easy to set up process at my institution
2 = Moderate level of effort required to set up process
3 = Difficult to set up process at my institution
NA = Not applicable, did not implement this process (e.g., same as under FFEL)

Activities and Processes	Rate Ease of Implementation	Comments
Installation of government-provided software into your institution's own computer system		
Development and conduct of internal staff training on the Direct Loan Program		
Development of procedures/materials to counsel borrowers on Direct Loans		
Development of institutional procedures for processing loan applications and ensuring loan origination		
Development of loan disbursement procedures (e.g. crediting student accounts)		
Development of promissory note review and transmittal procedures		
Development of internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)		
Development of institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)		
Development of reconciliation procedures at your institution		
Other processes or activities (Specify)		

2) What additional comments or suggestions do you have regarding your experiences with the start-up processes for the Direct Loan Program?

Section D - Administering the Direct Loan Program

(Administering the program includes all loan processing activities, reconciliation, reporting, and keeping up with regulations.)

1) How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing origination records	1	2	3	4	NA
Printing promissory notes	1	2	3	4	NA
Securing signatures on promissory notes	1	2	3	4	NA
Requesting and receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds	1	2	3	4	NA
Refunding excess loan funds to borrowers	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information *(includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)*	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

2) Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- ☐ Very easy to administer
- ☐ Relatively easy to administer, with a few areas that require a high level of effort
- ☐ A moderate amount of effort is required overall
- ☐ Relatively labor intensive to administer, with many areas that require a high level of effort
- ☐ Very labor intensive to administer

3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 95/96 school year. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	**Level of Change**				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff used for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer programs/procedures	1	2	3	4	5
Other (Specify) _____	1	2	3	4	5

4) Please check the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program. (Check all that apply.)

- ☐ Staff have been shifted to work on different financial aid functions.
- ☐ Staff have been freed to work on other activities outside of financial aid.
- ☐ Staff have been released to other departments or let go.
- ☐ Staff are working extra hours to accommodate the added activities.
- ☐ Extra staff have been hired at the institution to accommodate the added activities.

5) For each of the specific administrative functions listed in the table below, please indicate (with a check mark) the level of change in workload (if any) resulting from implementation of the Direct Loan Program.

	Level of Change in Workload				
Administrative Function	**Small Decrease**	**Significant Decrease**	**No Change**	**Small Increase**	**Significant Increase**
Advising students on status of loans					
Counseling borrowers on Direct Loan Program					
Processing loan applications/creating origination records					
Requesting and receipt of loan funds by institution					
Disbursing loan funds to students					
Enrollment verification					
Cash management (includes cancellations refunds)					
Reconciliation					
Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)					
Training Financial Aid staff					
Other (Specify)					
Now that you have commented on the individual functions, please indicate **the overall level of change in workload (if any) at your institution** due to implementation of Direct Loans.					

6) If you indicated an overall change in workload resulting from implementation of Direct Loans, please specify whether the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

☐ Temporary
☐ Permanent

7) Following is a list of the basic steps involved in processing a loan. Please indicate the order in which these steps typically occur at your institution. (Please rank order each item with "1" indicating the first step and "7" indicating the last step of the loan process.)

Steps of Loan Process	Order of Occurrence
Creation of loan origination records	
Promissory note transmission	
Drawdown requests	
Loan disbursements to borrowers	
Transmission of disbursement records	
Reconciliation	
Refunding excess funds to borrowers	

8) Have you frequently encountered any of the following problems with loan processing during the 1995/96 school year? (Check all that apply.)

- ☐ Problems with interactions/communications with the Direct Loan Servicer
- ☐ Problems with transmission of records to the servicer
- ☐ System or software problems
- ☐ Problems with internal communications
- ☐ Other (Specify) _____

9) If you encountered any of the above problems with loan processing, did the problems have any of the following effects? (Check all that apply.)

- ☐ Delayed receipt of loan funds by institution
- ☐ Caused problems/delays in booking loans
- ☐ Caused problems/delays in reconciliation of total cash
- ☐ Delayed disbursement of funds to borrowers
- ☐ Other (Specify) _____

10) In your opinion, what improvements in loan processing (if any) have occurred since your institution began participation in the Direct Loan Program?

11) Do you have any additional comments regarding the administration of the Direct Loan Program?

Section E - Communication and Support from the Department of Education

1) How satisfied are you with the Department of Education's **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction.

Very Satisfied ....1....2....3....4....5.... Very Dissatisfied or NA

2) The following table lists Direct Loan Program materials or support that you may have received from the Department of Education or its servicer. In the appropriate column:

a) Note whether you have received the information/support by writing Y (yes) or N (no).
b) Rate the timeliness of the information/support for your needs and activities **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the information/support **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**. By usefulness, we mean was it adequate to provide the instructions or services needed by your institution.
d) Please write in any additional comments you may have.

Materials/Training Provided by ED Headquarters	(a) Received or Participated? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Direct Loan Program rules and regulations				
Telephone support for policy or administrative guidance				
Direct Loan Users Guide				
In-person assistance				
Borrower counseling materials				
Training materials for counselors				
Entrance/exit counseling videos				
Pre-printed promissory notes				
Reconciliation guide				
Consolidation booklet				
Loan origination support				
Loan reconciliation support				
Training and technical support				
Videoconferences				
Other servicing support (Specify)				

The following questions pertain to communications/interactions with the Department of Education or its servicer **specifically relating to loan repayment and consolidation.**

3) How would you describe the level of interaction between your institution and the Department of Education (or its servicer) regarding loan repayment and consolidation?

	Loan Repayment	**Consolidation**
Extensive interaction	☐	☐
Some interaction	☐	☐
Very little interaction	☐	☐
No interaction	☐	☐

If you indicated **"no"** interaction with the Department of Education (or its servicer) regarding loan repayment and consolidation, please specify the reason(s) below and **skip to Question 6**.

_____

_____

_____

4) What type(s) of interaction does your institution have with the Department of Education (or its servicer) pertaining to loan repayment and consolidation? (Check all that apply.)

	Loan Repayment	**Consolidation**
Refer borrowers to ED/servicer for information/materials	☐	☐
Contact ED/servicer directly to obtain forms/information	☐	☐
Intervene with ED/servicer at the request of borrowers	☐	☐
Other (Specify) _____	☐	☐

5) Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.

Loan repayment	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA
In-school Direct Loan consolidation	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA
Out-of-school Direct Loan consolidation	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA

6) Thinking in terms of your institution's implementation of the Department of Education's guidelines regarding **loan repayment**, please rate your level of satisfaction with the timeliness and clarity of the regulations. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines provided for each of the following loan repayment options.

Loan Repayment Options	Rate Timeliness (1-5 or NA)	Rate Clarity (1-5 or NA)
Standard repayment plan		
Income contingent repayment plan		
Extended repayment plan		
Graduated repayment plan		

7) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education's **consolidation** guidelines. Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please indicate your level of satisfaction with the guidelines issued for each of the following consolidation components.

Type of Consolidation	Rate Timeliness (1-5 or NA)	Rate Clarity (1-5 or NA)
In-school Direct Loan consolidation		
Out-of-school Direct Loan consolidation		
In-school FFEL consolidation		
Out-of-school FFEL consolidation		

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8) Has your institution had any contact with the account managers in the Department of Education's Regional Office for your area?

- ☐ Yes
- ☐ No -----> If no, please skip to Question 12.

9) How would you describe the level of interaction between your institution and the account managers in the Regional Office?

- ☐ Extensive interaction
- ☐ Some interaction
- ☐ Very little interaction

10) Were the contacts with the account managers in the Regional Office initiated by your institution, the Regional Office, or both?

- ☐ The institution
- ☐ The Regional Office
- ☐ Both the institution and the Regional Office

11) Following is a list of possible reasons for contact with the Department of Education's Regional Office. In the appropriate column:

a) Please indicate whether you have had any contact with the Regional Office for the specified reasons by writing Y (yes) or N (no).
b) Rate the timeliness of the training/support you received in meeting your needs **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the training/support you received in meeting your needs **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**.
d) Please write in any additional comments you may have.

Reasons for Contact with the ED Regional Office	(a) Has Your Institution Had Contact with the Regional Office? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Training received at the Regional Office (or at a designated facility)				
On-site training/guidance delivered by account managers				
Questions/issues regarding computer systems design or implementation				
Questions/issues regarding loan origination				
Computer-related reconciliation issues				
Accounting-related reconciliation issues				
Questions regarding Direct Loan policy				
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers				
Entrance/exit counseling issues				
Requests for ED-provided materials				
Questions regarding sources of contact for specific questions				
Other (Specify)				

12) What additional comments or suggestions do you have regarding the Department of Education's services and/or communications?

Section F - Overall Impressions of the Direct Loan Program

1) Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction:

Very Satisfied .....1 .....2 .....3 .....4 .....5 ..... Very Dissatisfied

2) What advice could you offer to other institutions in their efforts to implement the Direct Loan Program?

3) Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

Section G - Experiences with the FFEL Program

This section is only for institutions that are phasing in the Direct Loan Program. If you are 100 percent Direct Loan, please skip to Question 1 in Section H.

1) Now that you are administering both programs, how satisfied are you with the FFEL Program as it currently is operating? On a scale of 1-5, please circle your level of satisfaction.

Very Satisfied .....1 .....2 .....3 .....4 .....5 ..... Very Dissatisfied

2) For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

1 = Improved the situation or aspect
2 = The same, no changes
3 = Worsened the situation or aspect
NA = Not Applicable

Aspect of FFEL Program Administration	Rating	Comments
Student access to loans	1 2 3 NA	
Ease of administration of FFEL	1 2 3 NA	
Service from banks/guarantee agencies	1 2 3 NA	
Service from loan servicers/collection agencies	1 2 3 NA	
Service from your third party or privately contracted servicers	1 2 3 NA	

Section H - Survey Issues

1) Do you have any suggestions or comments on this survey?

2) Do you have suggestions on ways to improve future surveys or reduce their burden to you?

THANK YOU FOR COMPLETING THIS SURVEY.

FFEL Survey

Survey of Institutions Participating in the Federal Family Education Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

March 18, 1996

OMB Clearance No. 1875-0112
Expires October 31, 1996

Survey of Institutions Offering the Federal Family Education Loan Program

Introduction

The U.S. Department of Education (ED) is currently administering two postsecondary loan programs for students—the Federal Family Education Loan Program (FFELP) and the Federal Direct Loan Program. ED has contracted Macro International Inc. to conduct an annual evaluation of these loan programs. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the FFEL Program. This information will be used to help ED better understand the two programs from the viewpoint of the institutions as well as improve them in future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices in providing your answers or to determine who should fill out the survey.

Some of the survey questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation.

If your institution is a Year 3 Direct Loan school, you may be selected as part of our sample for next year's Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Education Loan Program.

If you have general questions regarding the survey, please contact Ms. Sadie Bennett at Macro International Inc., 1-800-294-0990, or Mr. Steven Zwillinger, U.S. Department of Education, OUS/Planning and Evaluation Service, 600 Independence Avenue, S.W., Washington, DC 20202, (202) 401-1678. If you have specific questions regarding the electronic survey process, please contact Mr. Gary McQuown or Ms. Katherine Hoffman at Macro International Inc., 1-800-294-1141.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Again, please do not hesitate to contact us with any questions or comments you may have.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope or respond via the World Wide Web by April 1, 1996.

Please return paper surveys to:
Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 294-0990
Fax: (301) 572-0999
Email Address: GENSA@MACROINT.COM

Identifying Information

Is the information on the above label correct? If not, please correct any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire. **If your institution participated in the 1995 survey conducted by Macro International Inc., please indicate (in the space provided below) whether or not you were the person responsible for completing the 1995 survey.** This information will be used for comparative analyses.

Name of Person Completing This Form _____

Title _____

Telephone Number _____

Email Address _____

Date _____

I was the person responsible for completing 1995 survey. ☐ **Yes** ☐ **No**

CONFIDENTIALITY

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented to ED in aggregate form only.

About this Survey

As part of its commitment to continual improvement and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers your experiences with the FFEL Program and your perceptions of the services received. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section D). Again, **thank you for your time and cooperation**.

Section A - Background Information

1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

- ☐ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
- ☐ Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
- ☐ All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
- ☐ Other (Specify) _____

_____

2) Does your institution use electronic funds transfer (EFT) to administer the FFEL Program? (If no, skip to Question 4.)

- ☐ Yes
- ☐ No

3) If your institution uses electronic funds transfer (EFT) to administer the FFEL Program, what percent of loans are processed through EFT?

_____%

4) What type of computer system does your institution use when administering student financial aid?

- ☐ Mainframe system only
- ☐ Both mainframe and personal computers
- ☐ Personal computers only
- ☐ Contracted servicer used to process electronically
- ☐ No computer system used; all manual processing
- ☐ Other (Specify) _____

5) What was your total loan volume for the 1994/95 Federal Award Year? _____

6) Do you expect a significant change in total loan volume for the 1995/96 Federal Award Year? (If no, skip to Section B, Question 1.)

- ☐ Yes
- ☐ No

7) If you expect a significant change in total loan volume for the 1995/96 Federal Award Year, please indicate the expected level of change below.

Percent increase _____% **or** Percent decrease _____%

Section B - Administration of the FFEL Program/Communication and Support

(Administering the program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

1) How would you rate your current level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Federal Family Education Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing of loan applications	1	2	3	4	NA
Receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds (including preparing loan checks and getting students to sign)	1	2	3	4	NA
Refunding excess loan funds to students	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information *(includes SSCR and financial aid transcripts)*	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

2) How would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one. If you are using EFT and manual processing, please take both into account when answering.)

- ☐ Very easy to administer
- ☐ Relatively easy to administer, with a few areas that require a high level of effort
- ☐ A moderate amount of effort is required overall
- ☐ Relatively labor intensive to administer, with many areas that require a high level of effort
- ☐ Very labor intensive to administer

3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases or decreases** have recently occurred or will occur. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or are budgeted to occur in the 95/96 Federal Award Year. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	Level of Change				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff used for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer programs/procedures	1	2	3	4	5
Other (Specify) _____	1	2	3	4	5

4) How many lenders do you deal with on a regular basis in the FFEL Program?

- ☐ 1-2 lenders
- ☐ 3-5 lenders
- ☐ 6-10 lenders
- ☐ 11-20 lenders
- ☐ More than 20 lenders

5) How many guarantee agencies do you deal with on a regular basis in the FFEL Program?

- ☐ 1 guarantee agency
- ☐ 2-3 guarantee agencies
- ☐ 4-5 guarantee agencies
- ☐ More than 5 guarantee agencies

6) The following three questions ask about services received from the Department of Education, guarantee agencies, and lenders.

6a) In the appropriate column:

a) Note whether you have received information/support from the **Department of Education**.
b) Rate the timeliness of the information/support for your needs and activities **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the information/support **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**.
d) Please write in any additional comments you may have.

ED-Provided Materials/Training	(a) Received? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone Support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

6b) In the appropriate column:

a) Note whether you have received information/support from **your primary lender or their servicer**.
b) Rate the timeliness of the information/support for your needs and activities **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the information/support **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**.
d) Please write in any additional comments you may have

Lender-Provided Materials/Training	(a) Received? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone Support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

6c) What percent of your loan volume is handled by your primary lender?

_____%

6d) In the appropriate column:

a) Note whether you have received information/support from **your primary guarantee agency or their servicer**.
b) Rate the timeliness of the information/support for your needs and activities **using a scale of 1-5, with 1 being very timely and 5 being not at all timely**.
c) Rate the usefulness of the information/support **on a scale of 1-5, with 1 being very useful and 5 being not at all useful**.
d) Please write in any additional comments you may have.

Guarantee Agency-Provided Materials/Training	(a) Received? Y = Yes N = No	(b) Rate Timeliness (1-5 or NA)	(c) Rate Usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone Support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

6e) What percent of your loan volume is handled by your primary guarantee agency?

_____%

The following questions pertain to communications/interactions with your FFEL servicer(s) **specifically relating to loan repayment and consolidation.**

7) How would you describe the level of interaction between your institution and your FFEL servicer(s) regarding loan repayment and consolidation?

	Loan Repayment	Consolidation
Extensive interaction	☐	☐
Some interaction	☐	☐
Very little interaction	☐	☐
No interaction	☐	☐

If you indicated **"no"** interaction with your servicer(s) regarding loan repayment and consolidation, please specify the reason(s) below and **skip to Question 10**.

_____

_____

_____

8) What type(s) of interaction does your institution have with your servicer(s) pertaining to loan repayment and consolidation? (Check all that apply.)

	Loan Repayment	Consolidation
Refer borrowers to servicer(s) for information/materials	☐	☐
Contact servicer(s) directly to obtain forms/information	☐	☐
Intervene with servicer(s) at the request of borrowers	☐	☐
Other (Specify) _____	☐	☐

9) Overall, how satisfied are you with the communications that you have had with your FFEL servicer(s) concerning loan repayment and consolidation? Please rate your level of satisfaction using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable.

Loan repayment	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA
Consolidation	1 Very Satisfied	2	3	4	5 Very Dissatisfied	NA

10) Would you consider your current experiences in administering the FFEL Program more positive than, less positive than, or about the same as those for the 1994/95 school year?

- ☐ More positive than 94/95
- ☐ Less positive than 94/95
- ☐ About the same

11) In your opinion, is the overall level of communication and support currently provided by your servicer(s) better than, worse than, or about the same as that provided during the 1994/95 school year?

- ☐ Better than 94/95
- ☐ Worse than 94/95
- ☐ About the same

12) What additional comments do you have about the current structure and administration of the FFEL Program?

Section C - Decisions Regarding the Direct Loan Program/Overall Impressions of the FFEL Program

1) Have you applied, or are you planning to apply for the Direct Loan Program? (Check all that apply.)

- ☐ Applied to Direct Loan for Year 3 ⇒ Skip to Question 3
- ☐ Will apply to Direct Loan for Year 4 ⇒ Skip to Question 3
- ☐ Application for Direct Loan rejected ⇒ Skip to Question 3
- ☐ No ⇒ Answer Question 2

2) Please review the potential attributes of the FFEL Program listed below. Then, in the appropriate column:

a) Indicate your perceptions of the most important benefits (**up to three**) of the FFEL Program Please check the most important benefits.

b) Indicate the areas of the Federal Family Education Loan Program where your expectations have not been achieved. Please check the areas of unmet expectations. (Check all that apply.)

Attributes of Federal Family Education Loan Program	Most Important Benefits of the Federal Family Education Loan Program	Areas of Unmet Expectations
Able to serve borrowers well through FFEL		
Familiarity with administration of FFEL		
FFEL appears simpler to administer than Direct Loan		
Ability to continue to offer students a choice of loan sources		
Confident of the viability of the FFEL Program		
Not required to originate loans		
FFEL loan application processing is not responsibility of institution		
Ability to maintain relationships with lenders and guarantee agencies		
Other (Specify)		

3) Currently how satisfied are you with the FFEL Program? On a scale of 1-5, please circle your level of satisfaction.

Very Satisfied .....1.....2.....3.....4.....5..... Very Dissatisfied

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4) Compared to the 1994/95 school year, has your overall level of satisfaction with the FFEL Program increased, decreased or remained the same?

- ☐ Increased
- ☐ Decreased
- ☐ Remained the same

5) Do you have any additional comments or advice for the Department of Education that have not been specifically addressed?

Section D - Survey Issues

1) Do you have any suggestions or comments on this survey?

2) Do you have any suggestions on ways to improve future surveys or reduce their burden to you?

THANK YOU FOR COMPLETING THIS SURVEY.

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